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REPORT

SUPERINTENDENT OF INS

DOMINION OF CAN

[illegible] YEAR ENDING [illegible]

Printed by Order of Parliament.

OTTAWA
PRINTED BY [illegible]
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REPORT

OF THE

SUPERINTENDENT OF I

DOMINION OF CANA

FOR THE YEAR ENDING 31ST DECEM

Printed by Order of Parliament.

OTTAWA:
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1879.

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TABLE OF CONTENTS
1878.

REPORT of Superintendent of Insurance to Minister of ... dated 28th July, 1879 .....

FIRE AND MARINE.

ABSTRACT of Fire Companies for 1878.....
PREMIUMS received for *Fire* Insurance in Canada for 1878.....
LOSSES paid for *Fire* Insurance in Canada for 1878.....
SUMMARY of *Fire* Insurance in Canada for Years 1869 to ...
Inland Marine Business in Canada for 1878.....
Abstract of *Fire* and *Marine* Insurance done by Canadian ... of *Inland Marine* and *Ocean* Business done by Com... both these branches, for 1878.....
ASSETS of *Canadian Companies* doing Business of *Fire* Insurance for 1878.....
ASSETS in Canada of *British* and *American Companies* doing ... *Fire* or *Inland Marine* Insurance for 1878.....
LIABILITIES of *Canadian Companies* doing Business of ... *Marine* Insurance for 1878.....
LIABILITIES of *British* and *American Companies* doing Business ... *Inland Marine* Insurance for 1878.....
CASH *Income* and *Expenditure* of Canadian, British and ... panies doing Fire or Inland Marine Business for 1878.....
PER CENTAGE or *Ratios* of Losses to Expenses, Premiums ... &c., of all Companies doing Fire or Marine Insurance ...
Detailed Statements of Fire and Inland Marine Companies ...

LIFE.

Abstract of *Life* Insurance in Canada for Year 1878.....
LIFE POLICIES terminated during the Year 1878.....
Annual Premiums for Insurance of $1,000 payable at death ...
Detailed Statements of *Life* Companies for 1878.....

SUNDRIES.

List of Companies Licensed to do Business in Canada under the ... Acts of 1875 and 1877 as at 30th June, 1879, with name ... Agents and amounts of deposit with Receiver-General.....
Detailed Statement of Accident, Guarantee, Plate Glass ... Boiler Insurance Companies for 1878.....
Dominion Acts passed during the Session of 1879 having ref... Insurance.....
APPENDIX —List of Stockholders of the various Companies.....

DETAILED INDEX—*See* end of book.

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TABLE OF CO
1878

REPORT of Superintendent of Insurance to Mini
dated 28th July, 1879 .....

FIRE AND MA

ABSTRACT of Fire Companies for 1878.....
PREMIUMS received for *Fire* Insurance in Canada
LOSSES paid for *Fire* Insurance in Canada for 187
SUMMARY of *Fire* Insurance in Canada for Years
Inland Marine Business in Canada for 1878.....
Abstract of *Fire* and *Marine* Insurance done by
of *Inland Marine* and *Marine* Insurance done by
both these branches, for 1878.....
ASSETS of *Canadian Companies* doing Business of
Insurance for 1878.....
ASSETS in Canada of *British* and *American Compa*
Fire or *Inland Marine* Insurance for 1878.....
LIABILITIES of *Canadian Companies* doing Business
Marine Insurance for 1878.....
LIABILITIES of *British* and *American Companies* doing
Inland Marine Insurance for 1878.....
CASH *Income* and *Expenditure* of Canadian, British a
PER CENTAGE or *Ratios* of Losses to Expenses, Prem
&c., of all Companies doing Fire or Inland Marine Business for
Detailed Statements of Fire and Inland Marine Compa

LIFE.

Abstract of *Life* Insurance in Canada for Year 1878.....
LIFE POLICIES terminated during the Year 1878.....
Annual Premiums for Insurance of $1,000 payable at d
Detailed Statements of *Life* Companies for 1878.....

SUNDRIES.

List of Companies Licensed to do Business in Canada
Acts of 1875 and 1877 as at 30th June, 1879,
Agents and amounts of deposit with Receiver-G
Detailed Statement of Accident, Guarantee, Pla
Boiler Insurance Companies for 1878.....
Dominion Acts passed during the Session of 18
Insurance .....
APPENDIX —List of Stockholders of the various
DETAILED INDEX—*See* end of book.

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Marine Insurance was transacted by 4 Canadian co
es in addition to Fire Insurance, and by 2 Canadia
n Marine Insurance. Ocean Insurance was also
panies and by 2 of the American, but this busines
hich do not report to this Department, not being
being exempted from the operation of the Insuranc
the Canadian companies also do business of Fire and M
minion, as also does one of the Canadian Marine co

FIRE INSURANCE IN CANADA, 1878.

ums received during the year for Fire Insurance
ounted to $3,368,430, being a decrease, as compa
losses incurred amounted to $1,673,015, being a decre
paid during the year for losses thus being 54·11 per cent.
amount paid for losses thus being 54·11 per cent.
e corresponding rate for 1877 having been 225·58 p
tion of the payments and receipts among the

FIRE INSURANCE IN CANADA, 1878.

	Paid for Losses.	Received for Premiums.
ies	$828,069	$1,161,896
.....	880,571	1,994,940
.....	114,034	211,594
Total	$1,822,674	$3,368,430

of the ratio for Canadian companies is mainly accoun
rable amount of losses incurred in 1877 having been ca
arly $190,000 having been thus paid by the Stadaco
ceipts for 1878 were nil. If we take the losses incurre
arison, the respective ratios come out—Canadian, 52·11;
59·13, the total giving a ratio of 49·67; but the amo
of course, only an approximation, as the outstanding loss
ated. The statements, however, show that the outsta
American companies at the close of 1878 were unusu
the Canadian companies were unusually small, the rev
the close of 1877.

exhibits the results for the decade over which our retur

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FIRE Insu

Year.	Premiums received.
	$
1869	1,785,539
1870	1,916,779
1871	2,321,716
1872	2,628,710
1873	2,968,416
1874	3,522,303
1875	3,594,764
1876	3,708,006
1877	3,764,005
1878	3,368,430
Totals.....	29,578,668

Taking the totals for the same ten y
Companies, the following are the results :—

FIRE Insurance in Canada for t

	Premiums received.
	$
Canadian Companies	11,152,050
British do	15,889,898
American do	2,536,720
Totals	29,578,668

These results show that the year 1878, with
prosperous year of the whole decade, the neare
ratio of 54·68, and this is further enhanced b
large an amount of the losses of the disastrous y
into it. The final ratio for the whole ten years' b
it will require years of prosperity before it is r
which is usually considered the normal rate.

The total net amount insured by policies in f
was $409,899,701, which is less by $10,442,980 r
1877. In Canadian companies there was a de
companies, an increase of $18,398,425; and in A
$17,472,923. The decrease for the Canadian comp
tion of business by the Canada Agricultural, t

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nts for more than 44 millions of the decrease, and t
ows, showing the increase or decrease of the seve

E.—British America, $2,910,231; Ottawa, $2,344,12
ial, $93,270.

should be added the new company—the Dominio
se of $8,790,804.

E.—Royal Canadian, $3,663,422; Citizens, $
Western, $844,387; Quebec, $362,194; Canada Fir
of $10,843,142.

all the active companies there was a net decrease
se of the three retired companies ($44,261,991),

e of $18,398,425 among the British companies wa
with the single exception of the London Assura
,279:—

Royal, $3,065,544; Liverpool and London and
on, $2,224,776; Guardian, $1,910,904; Imperial,
13; North British and Mercantile, $1,389,311; Nor
cial, $900,061; Phœnix of London, $808,149;
$465,740.

crease in the American companies arises from
Canada Agricultural to the Agricultural of
s, the Ætna decreased by $1,122,370, and the Ph
090, while the Hartford increased by $655,000.

ermine the rate of premiums charged on the ne
amount transferred from the Canada Agricult
own, leaving $391,685,318, on which the pre
79.55. This gives the rate of premium charged
shows again a small increase over last year; t
1875 having been 10·60, 10·66, 10·72, respective

an of the amounts in force at the ends of 1877 a
t during the year, the losses incurred will be
of risk current.
($1,673,015) do not, of course, represent the tot
large amount of insurance is transacted by loc
is Department, and there is also the amount o

The large
d from th
other compa
eased by $27

In order to
must deduct t
ural of Wat
unted to $4,20
sk as 10·75, an
s beginning wi

If we take the
rage amount cu
3 for every $1,0

The losses incu
Canada in 1878, as
ich do not report

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was uninsured. I am unable to give this ye
loss by fire in Canada, as the losses hav
unusually small amounts.

The annexed table gives the gross amo
panies during the year, and the premiums ch
of losses, with the proportionate rates of pre
amounts paid for losses and received for pre
of comparison the rates for 1877 are append

FIRE Insurance done i

	Amount of Risks taken during the year	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken
Canadian Companies.	$	$ cts.	
British America	19,664,172	187,045 15	0·95
Canada Fire & Marine	10,624,415	138,419 28	1·30
Citizens	10,681,920	108,419 47	1·01
Dominion	2,772,799	30,378 88	1·10
Isolated Risk	8,787,313	88,451 00	1·01
London Mutual	13,474,935	149,747 40	1·11
National Fire	6,049,592	73,991 73	1·22
Ottawa	5,274,342	39,983 52	0·76
Quebec	7,136,327	72,154 36	1·01
Royal Canadian	16,954,675	159,879 35	0·94
Western	25,857,675	307,997 09	1·19
British Companies.			
Commercial Union	20,305,821	224,035 64	1·10
Guardian	5,909,234	53,135 63	0·90
Imperial	15,440,325	163,419 65	1·06
Lancashire	15,026,969	181,078 68	1·21
Liverpool & London & Globe	18,464,038	160,860 20	0·87
London Assurance	7,664,803	64,420 78	0·84
North British	32,819,838	311,865 55	0 95
Northern	8,879,231	84,187 01	0·95
Phœnix of London	17,072,689	181,592 74	1·06
Queen	18,095,431	211,321 04	1·17
Royal	37,230,963	359,005 96	0·96
Scottish Commercial	9,645,824	93,902 74	0·97
Scottish Imperial	6,236,548	59,341 61	0·95
American Companies.			
Ætna	10,856,394	126,199 89	1·16
Hartford	7,880,419	86,618 47	1·10
Phenix of Brooklyn	695,365	6,075 35	0·87

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From this table it is seen that the rates of premiums have not been materially altered since last year, in most cases showing a slight rise; the rates of losses paid are, of course, very much lower than for 1877.

Among the Canadian companies, those which operate extensively in agricultural risks (the Ottawa, Isolated, and London Mutual), appear to have high rates of loss; of the others, the Citizens', National and Canada have also high rates; but this is in consequence of considerable outstanding losses of 1877 paid in this year; the remaining companies,—the Quebec, Royal Canadian, Dominion, Western and British America have low rates, ranging from 23·18 to 42·27; the average of the whole of the Canadian companies being 71·27. In British companies the rates of losses range from 25·06 (Liverpool and London and Globe) to 67·40 (Northern), the average being 44·14; and in the American companies the rates run from 40.34 (Phenix) to 54·52 (Hartford), the average being 53·89.

The total cash receipts of the British companies from premiums for Fire Insurance amount to $1,994,940, being an increase of $67,720 on the previous year; and the payments for losses were $880,571, being $4,837,734 less, while the general expenses amount to $437,911, being $18,045 more than in 1877, thus leaving a balance of $676,458 in favor of the companies.

Hence, for every $100 of premiums received there was spent on the average in payment of losses $44·14, and in general expenses $21·95, leaving $33·91 for the companies. The individual rates of expenses to premiums will be found on p. xliii; they range from 16·53 (Guardian) to 27·59 (Scottish Commercial), giving the above average of 21·95, which is a little higher than the 21·79 of last year. The British companies have therefore transacted a much larger volume of business this year at a slightly advanced rate of premium and a little greater expense, but with a ow rate of loss.

In the American companies we must include the Marine business, finding on the whole the receipts from premiums to be $272,153; the payments for losses, $178,607, and the general expenses, $46,148, leaving a balance of $47,398 in favor of the companies. Hence, also, for every $100 of premiums received there was spent on the average in payment of losses, $65·63, and in general expenses, $16·96, leave $17·41 for the companies.

In considering the Canadian companies, the American business in Fire Insurance of the three great companies has to be taken into account, as well as their Marine business, since a separation of expenses between these branches is not made This American business seems to offer some anomaly in the rates of premiums and shows a much higher rate of loss than the business in Canada. The following table gives the facts:—

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Fire Insurance, 1878.

Company.	In Canada.			In other Countries.		
	Premiums Received.	Losses Paid.	Rate of Losses paid per cent. of Premiums received.	Premiums Received.	Losses Paid.	Rate of Losses paid per cent. of Premiums received.
	$	$		$	$	
British America	174,006	73,553	42·27	437,667	264,378	60·41
Royal Canadian	146,773	55,147	37·57	379,508	264,422	69 67
Western	270,716	112,845	41 68	434,748	208,630	47·99

Company.	Amount of Risks taken during the year.	Premiums thereon.	Rate of Premiums charged per cent. of Risks taken.	Amount of Risks taken during the year.	Premiums thereon.	Rate of Premiums charged per cent of Risks taken.
	$	$		$	$	
British America	19,664,172	187,045	0·95	55,539,464	480,904	0·87
Royal Canadian	16,954,675	159,879	0·94	38,132,939	452,946	1·19
Western	25,857,675	307,997	1·19	54,245,126	505,238	0·93

The assets of the eleven Canadian companies doing Fire business amounted at the end of the year to $4,825,856, covering a total amount of insurance of all kinds of $295,462,924, being at the rate of $16·33 for every $1,000 of insurance in force, and they have also a reserve of subscribed capital not called up, amounting to $5,740,217, making a total security of $35·76 for every $1,000 insured. The liabilities of the same companies amounted to $2,231,816, made up as follows :—

Unsettled losses	$ 315,059
Unearned premiums	1,732,896
Sundry	183,861
Total	$2,231,816

The unearned premiums are here taken to be the *pro ratâ* proportions of the gross premiums for the time unexpired in the cases of Fire and Inland Marine Insurance, and the whole premium in the case of a current Ocean risk. If this amount had been taken on the scale considered by some authorities to be sufficient for reinsurance, it would have given a much smaller liability.

The capital stock of these companies, paid up or in course of payment, amounts to $2,387,533, leaving a surplus of assets over all liabilities and capital stock of $206,507.

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The following table gives the condition at the end of 1878 of all the Canadian stock companies in reference to their surplus or impairment of capital.

FIRE, or Fire and Marine Companies, at 31st December, 1878.

—	Subscribed Capital.	Capital Paid up, or in course of collection.	Surplus over all Liabilities, including Capital	Impairment of Capital.	Reserve of Subscribed Capital.
	$	$ cts.	$ cts.	$ cts.	$ cts.
British America	500,000	500,000 00	184,826 29	.....	.....
Canada Fire	1,000,000	100,200 00	.....	72,519 50	899,800 00
*Citizens	1,188,000	267,300 00	.....	184,806 14	920,700 00
Dominion	460,600	68,290 26	.....	12,082 83	392,309 74
Isolated Risk	600,000	60,000 00	.....	48,836 00	540,000 00
National	700,300	197,119 92	.....	162,578 92	503,180 08
Ottawa Agricultural	678,850	169,622 50	.....	128,909 89	509,227 50
Quebec	1,000,000	325,000 00	5,913 79	.....	675,000 00
Royal Canadian	2,000,000	† 300,000 00	207,967 92	.....	900,000 00
Western	800,000	400,000 00	378,664 26	.....	400,000 00
MARINE COMPANIES.					
Anchor Marine	478,100	49,055 00	44,039 26	.....	429,045 00
Merchants' Marine	500,000	100,000 00	.....	3,401 90	400,000 00

*This is on the whole business, including Life.

†As reduced by special Act of Parliament. See Statement, page 100.

A comparison of this with the corresponding table of the previous year, enables us to gauge the progress of each company during the year, with the following results:—

Gain or Improvement during 1878:—

Anchor Marine, $9,824.21; British America, $57,346.84; Canada Fire, $31,843.99; Citizens', $57,313.76; Isolated Risk, $1,600.15; London Mutual Fire, $2,124.41; Merchants Marine, $2,245.67; National, $10,149.77; Quebec, $4,723.02; Royal Canadian, $66,434.30; Western, $99,293.45,

Loss or Deterioration during 1878:—

Ottawa Agricultural, $40,256.44.

The gratifying character of the above results is enhanced when the prevailing commercial depression is taken into account, which caused an important depreciation in the market value of the securities held by some companies, so far diminishing their assets.

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Only four of the companies have paid dividends to their shareholders during the year. These are the Anchor Marine, British America, Quebec, and Western, the three first named paying 10, and the last 15 per cent. on the paid up capital.

Including the two purely Marine companies and the whole business of the mixed companies (including the Stadacona), as well outside as within the Dominion, it appears that the Canadian companies have received during the year 1878 a total cash income of $3,059,240.27 (exclusive of $348,447.92 received on account of capital stock), which is made up as follows:—

Premiums	$2,826,356 58
Interest and dividends	217,133 43
Sundry	15,750 26
Total	$3,059,240 27

In the same way, the cash expenditure during 1878 has been $3,063,649.05, distributed into—

Losses paid	$1,891,130 71
General expenses	1,026,354 51
Dividends to stockholders	146,163 83
Total	$3,063,649 05

Hence, for every $100 of income there has been spent $100.15, namely—for losses, $61.82; for general expenses, $33.55; and for dividends to stockholders, $4.78. Hence, also, for every $100 of premiums received there has been paid out, $66.91 for losses, $36.31 for expenses, and $5.17 for dividends to stockholders.

It must be noted, however, that the Stadacona is included in the above, and as it was not taking new risks and had no income from premiums, its expenditure has tended to increase these rates.

Independent of the diminution of volume of the business done during the year by native companies as a whole, arising from the retirement of three of them, there has also been a falling off in the business of the still active companies, the amount of risks taken during the year having been less by $14,575,645 than it was in the previous year, excluding the retired companies. This business (which includes the entire transactions, outside as well as within the Dominion) has been done at a considerably lower rate of premiums (1·03 as against 1·16 in 1877), and at a slightly increased cost for expenses; but the low rate of losses has left a margin for a satisfactory profit.

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The insolvent companies—the Provincial and the Canada Agricultural—are still in process of being wound up under the orders of the Courts. The statements of the Receivers will be found at pp. 18 and 89 of this report. The outstanding risks of the Canada Agricultural were re-insured on 1st Oct., 1878, in the Agricultural of Watertown, N.Y., and the Assignees, since the date of their statement, have paid a dividend of 10 per cent. to the policy-holders, the Government deposit having been paid over to the Assignees under order of the Court, to be applied *pro ratâ* to the re-insurance and to the claims. They have also made a call upon the shareholders, and are awaiting the result of certain suits against the same. The Assignee of the Provincial has also, since the date of his statement, made a dividend of 20 per cent. to the claimants under the Government deposit (which was paid into Court in March of this year), and expects soon to distribute another dividend.

The condition of the Ottawa Agricultural, as appearing from the statement returned, was not considered satisfactory, and further calls on its shareholders having failed to be well responded to, it was not thought expedient to renew its license until the shareholders should have paid up the calls more fully. The shareholders finally decided on discontinuing business, and the outstanding risks of the company were re-insured in the Agricultural of Watertown, in May, 1879.

The full details of the assets and liabilities, and the income and expenditure of each company, will be found under their respective headings, and an abstract of the same is hereto appended, with a summary of the business for the past ten years, and various statistical tables in relation thereto, pp. xxiv—xliii.

LIFE INSURANCE COMPANIES.

Seven companies retired from active business during 1878, namely: 5 American companies (Connecticut Mutual, New York Life, National, North Western, Phœnix Mutual), and 2 British companies (the Life Association of Scotland and the Scottish Amicable); while one Canadian company (the Stadacona) re-insured in the Confederation and ceased business. Hence, the active business has been carried on by *23 companies, viz.: 6 Canadian, 11 British and 6 American. Besides these, there are 13 British and American companies still carrying on their old business.

The returns of all these companies will be found under their respective headings, with the single exception of the Scottish Provident, which has raised legal objections to making a return and to paying the assessment ($6.24) levied on it, and did not

*Among these the London Assurance appears for the first time. The Ontario Mutual, whose statement will be found in p. 195, had been working on Ontario under a license from the Ontario Government, and did not receive a license from the Dominion Government till January, 1879, so that its business has not been included in this Report

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honor me with a reply to a request that, as a favor, it would, at least, furnish me with the particulars required for completing the statistics. I have, therefore, placed this matter in the hands of the Attorney-General.

The business of the year exhibits, with increased intensity, the same characteristics as that of the previous year, and indicates even more strongly the effects of the long continued commercial depression in a decreased amount of insurance in force, a reduction of income from premiums, a large diminution in the new insurances effected and an increased amount of insurance lapsed or surrendered.

Life Insurance in force in 1878.

The total net amount of insurance in force at the close of the statements was $84,751,937, being a decrease, as compared with 1877, of $666,424, and contrasts with the increase of $966,136, reported in 1877.

In Canadian companies the amount in force for 1878 is $28,656,556, being an increase of $1,786,332, the corresponding increase in 1877 having been $2,195,852.

In British companies the amount for 1878 is $20,078,533, being an increase of $998,871, the increase in 1877 having been $2,195,852.

In American companies the amount in force for 1878 was $36,016,848, showing a decrease of $3,451,627, while the decrease for 1877 was $1,229,716.

New Insurance effected in 1878.

The total amount of insurance effected during 1878 by all companies was $12,169,755, being a decrease from 1877 of $1,364,912, while the corresponding decrease in 1877 was only $355,460.

In Canadian companies the amount effected in 1878 was $5,508,556, being a decrease from that in the previous year of $216,092, while in 1877 there had been an increase of $258,682.

In British companies the amount effected in 1878 was $2,789,201, being an increase of $646,499, which is an improvement over the corresponding increase ($459,345) of 1877.

In American companies the amount effected in 1878 was $3,871,998, being a decrease of $1,795,319, the corresponding decrease in 1877 having been $1,073,487.

The annexed Table will enable the progress of the business to be traced from 1869 to 1878.

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AMOUNTS of Insurance effected during the respective years 1869–1878.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1869	1,156,855	2,627,392	9,069,885	12 854,132
1870	1,584,456	1,657,493*	8,952,747	12,194,696
1871	2,623,944	2,212,107	8,486,575	13,322,626
1872	5,276,859	1,896,655	13,896,587	21,070,101
1873	4,608,913	1,704,338*	14,740,367	21,053,618
1874	5,259,822	2,143,080	11,705,319*	19,108,221
1875	5,077,601	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508.556	2,789,201	3,871,998	12,169,755

*Imperfect.

It will be noticed that the progress of the Canadian companies has received a check this year, while the British companies have improved their business, which probably arises in part from some of the British companies having adopted special rates for Canada and entered actively into competition. The decline in the American companies is not to be accounted for entirely by the retirement of some of them, seeing that the process of reduction has been going on continuously since 1873, and the amount has now touched a lower point than at any time during the decade.

Amount of Insurance terminated in 1878.

The amount of insurance terminated by natural course, namely, by death, maturity or expiry, was $1,062,601, and that terminated by surrender or lapse, $11,424,559. The former differs but little from the amount in 1877, being only $10,266 less, while the latter has increased by $285,599. The following Table shows how this termination is distributed, the details for each company being given on p. xlviii.

AMOUNT terminated in 1878.

	Naturally.	By Surrender and lapse.
Canadian companies	$320,316	$3,718,426
British do	331,050	1,642,203
American do	411,235	6,063,930
Total	$1,062,601	$11,424,559

Hence, we may infer that, on the average, out of each $1,000 at risk there has been terminated during the year $11·61 in natural course, and $124·85 by surrender or lapse. These amounts differ but little from those of the previous year (11·77 and 122·26), but the distribution among the companies by nationalities shows some variations.

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TERMINATED

—	Naturally.		Surrender or lapse.	
	1878.	1877.	1878.	1877.
Canadian companies.....	$10·81	$7·90	$125·52	$126·74
British do	16·17	18.18	80·21	72·41
American do	9·92	11·28	146·46	142·37

The amounts lapsed or surrendered are:—In Canadian companies, 67·50 per cent of the new insurances; in British companies, 58·88 per cent., and in American companies, 156·66 per cent.; the largeness of this last number arising from the discontinuance of new business by so many companies in the course of the year.

The number of policies in force at the end of the year are as follows:—

—	Number.	Amount.	Average amount of a Policy.
		$	$
Canadian Companies..	18,252	28,656,556	1,570
British do ..	9,736	20,078,533	2,062
American do ..	22,793	36,016,848	1,580
Totals.....	50,780	84,751,937	1,669

The number of policies for 1877 was 50,830, which, however, includes 133 of the Scottish Provident. If we exclude this from the total, there is an apparent increase of 83 policies only. The average amount of a policy is somewhat decreased, being $1,669 against $1,686 in 1877. This decrease occurs entirely in American companies, and probably arises from an issue of paid-up policies in lieu of surrendered policies of larger amounts, the average amount of the new policies of 1878 having been $1,764, which is not only higher than the average, but exceeds that ($1,615) of the new policies taken in 1877. The policies of the British companies are of larger average amount than those of the Canadian or American. The respective averages of the new policies of 1878 being $2,207, $1,677 and $1,650.

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The numbers of lives insured in the different companies are not fully given, only* three of the American companies having returned this important item. As far as the data go, I gather, as an approximation, that the annual death-rate among the insured lives was for the past year 8·42 per 1,000, a low rate.

The following Table gives the amount of income from premiums received by all companies, from 1869 to 1878.

PREMIUM—Income during the Respective Years—1869–1878.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	$	$	$	$
1869	164,910	515,741	557,708	1,238,359
1870	203,922	531,250*	729,175	1,464,347
1871	291,897	570,449	990,628	1.852,974
1872	417,628	596,982	1,250,912	2,265,522
1873	511,235	594,108*	1,492,315	2,597,658
1874	638,854	629,808	1,575,748*	2,844,410
1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,437,612	2,803,310
1877	770,319	577,364	1,299,724	2,647,407
1878	827,098	580,102*	1,197,535	2,604,735
	5,301,662	5,816,255	12,083,192	23,201,109

* Imperfect.

The reduction of the total premium income which began in 1876 is still proceeding, but has occurred exclusively in the American Companies; the British and Canadian Companies have both increased, the latter largely.

The total amount paid for claims on insurance policies (exclusive of payments to annuitants, but inclusive of bonus additions to policies become claims) were $979,674, distributed as follows :—Canadian, $230,799; British, $296,467; American, $452,408; and the total amounts paid by the companies to policy-holders (including all claims, payments to annuitants, dividends to policy-holders and payments for surrendered policies) were $1,286,267, or respectively, Canadian, $309,920; British, $336,616; American, $639,730.

Taking the mean of the amounts in force at the ends of 1877 and 1878 to represent the amount of risks current for the year, and comparing it (excluding the annuity business) with the premiums received and the claims paid, we find the following results :—

* Ætna, Equitable, Globe.

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The average rate of premiums received for every $100 of current risk is :—In Canadian companies, $2.98; in British, $2.96; in American, $3.17; and for all companies the average is $3.06.

The average rate of claims paid for every $100 of current risks is :—In Canadian companies, $0.83; in British, $1.51; and in American, $1.20; and for all companies, the average is $1.15.

Canadian Companies.

The condition of the Canadian companies will be found exhibited very fully in the statements under their respective headings. In computing their reserves, they all, with one exception, employ the 4½ per cent. rate of interest. The following Tables give an abstract of their assets and liabilities, and income and expenditure :—

CANADIAN COMPANIES.

ASSETS AND LIABILITIES.

Companies.	Assets.	Liabilities including reserve, but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Surplus of Assets over Liabilities and Capital Stock.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	3,348,702 46	2,624,719 39	723,983 07	125,000 00	598,983 07
Citizens' (Life Department)	115,610 04	111,276 41	4,333 63	*	*
Confederation	456,839 39	331,818 73	125,020 66	50,000 00	75,020 66
Mutual Life	134,950 02	111,899 07	23,050 95	† 50,000 00	.....
Sun Mutual	336,395 71	‡ 254,028 49	82,367 22	62,500 00	19,867 22
Toronto Life	55,319 86	22,356 77	32,963 09	29,186 82	3,776 27

*The Capital in this Company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.

†Guarantee Fund.

‡Including Liability Accident Department, $7,373.66.

INCOME.

Companies.	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Canada Life	509,830 58	None.	175,250 86	13 401 06	698,482 50
Citizens'	31,177 49	None.	6,942 41	None.	38,119 90
Confederation	144,822 67	1,100 00	24,124 38	None.	170,047 05
Mutual	35.919 37	None.	4,634 56	None.	40,553 93
Stadacona	546 57	None.	2,045 50	None.	2,592 07
Sun	*100,307 44	None.	17,377 74	None.	117,685 18
Toronto	6,435 20	None.	2,867 92	None.	9,303 12

*This does not include the premiums of its Accident business, amounting to $9,547.69.

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EXPENDITURE.

Companies.	Paid for		Annuities.	Surrendered Policies.	Dividends to Policy-holders.	Dividends to Stock-holders.	General Expenses.	Total Expenditure.
	Claims.	Bonus Additions to Claims.						
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.
Canada Life....	132,462 00	11,601 30	648 00	26,271 80	31,970 53	*18,750 00	107,334 64	329,038 27
Citizens'	31,000 00	None.	None.	3,430 95	143 00	None.	6,729 13	41,303 08
Confederation...	30,011 85	.....	700 00	3,495 68	2,914 18	5,000 00	45,718 50	87,840 21
Mutual.....	4,150 00	None.	None.	2,903 04	None.	*1,260 00	16,069 07	24,382 11
Stadacona.....	None.	None.	None.	None.	None.	None.	208 51	208 51
Sun.....	†21,500 00	74 30	None.	3,504 68	2,730 65	5,000 00	50,054 40	82,864 03
Toronto.....	None.	None.	None.	408 34	None.	None.	2,230 23	2,638 57

* Interest on paid-up Guarantee Fund.

† This does not include the payments on account of its Accident claims, amounting to $3,287.82.

From these Tables it appears that the Canadian companies have received an income of $1,086,331.44, derived from the following sources:—

	$ cts.
Premiums and annuity purchases.....	839,687.01
Interest and dividends.....	233,243.37
Sundry.....	13,401.06
Total.....	$1,086,331.44

And they have expended $571,562.60 under the following items:—

	$ cts.
Paid to policy-holders and annuitants.....	313,208.12
General expenses.....	228,344.48
Dividends to stockholders.....	30,010.00
Total.....	$571,562.60

Hence, out of every $100 of income there has been expended in payments to policy-holders $28·83, in general expenses $21·02, and in dividends to stock holders $2·76, leaving $47·39 to be carried to reserve.

The percentages of general expenses to total income are, in the individual companies, as follows:—

Canada, 15·57; Citizens', 17·65; Confederation, 26·89; Mutual, 39·62; Sun 39·34; Toronto, 23·97.

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British and American Companies.

For reasons given in my last report I am unable to give details of the business of these companies as regards income and expenditure, beyond the mere statement of what has been received from and what has been paid to policy-holders, only two of the companies having made the voluntary statement requested of their expenses in Canada. The following Table gives the details.

INCOME AND EXPENDITURE.

Companies.	Net Premium Income.	Paid for Claims.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid to Policy-holders.	Total paid to Policy-holders.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
British Companies.						
Briton Life	4,896 58	500 00	None.	None.	None.	500 00
Briton Medical	33,352 23	31,978 38	None.	1,518 30	None.	33,496 68
Commercial Union	25,257 13	2,433 33	None.	484 96	8,076 24	10,994 53
Edinburgh	20,966 64	4,866 67	250 23	None.	99 28	5,216 18
Life Association	114,657 33	71,014 52	None.	6,053 69	None.	77,068 21
Liverpool and London and Globe	11,263 43	6,565 40	306 50	337 28	None.	7,209 18
London and Lancashire	50,158 63	4,146 67	None.	1,223 92	176 00	5,546 57
London Assurance	1,196 66	3,052 62	None.	None.	None.	3,052 62
North British and Mercantile	29,404 71	8,546 77	None.	1,204 55	364 92	10,116 24
Positive	575 91	4,093 32	None.	178 80	None.	4,272 12
Queen	10,358 63	14,981 84	None.	498 50	110 51	15,590 85
Reliance	31,253 47	3,098 58	None.	1,504 71	None.	4,603 29
Royal	27,754 67	27,275 31	686 66	245 27	None.	28,207 24
Scottish Amicable	20,057 77	2,920 00	None.	213 89	None.	3,133 89
Scottish Provident	.....	.....	.....	.....	.....	.....
Scottish Provincial	35,320 21	10,478 07	None.	6,355 94	1,735 85	18,569 86
Standard	144,723 97	85,419 23	80 00	5,236 94	1,423 67	92,159 84
Star	18,903 31	15,096 40	None.	1,782 44	None.	16,878 84
Totals	580,101 28	296,467 11	1,323 39	26,839 19	11,986 47	336,616 14
American Companies.						
Ætna	284,165 10	117,315 01	None.	308 21	41,973 48	159,596 70
Connecticut	162,823 07	29,651 00	None.	None.	52,305 28	81,956 28
Equitable	183,162 72	60,974 00	None.	835 17	15,912 15	77,721 32
Globe Mutual	33,273 42	8,000 00	None.	None.	110 10	8,110 10
Metropolitan	43,760 16	3,000 00	None.	140 00	None.	3,140 00
National	18,781 00	12,370 00	None.	10,112 80	None.	22,482 80
New York	124,407 85	79,038 51	400 00	6,401 03	10,334 01	96,173 55
North Western	41,527 17	9,400 00	None.	1,129 09	8,316 45	18,845 54
Phœnix Mutual	102,510 86	51,656 00	None.	.....	18,409 17	70,065 17
Travelers	92,828 56	31,653 27	None.	1,390 00	None.	33,043 27
Union Mutual	107,236 92	49,350 00	None.	15,974 22	3,044 64	68,368 86
United States	3,057 61	None.	None.	29 88	196 75	226 63
Totals	1,197,534 44	452,407 79	400 00	36,320 40	150,602 03	639,730 22

Little progress has yet been made in winding up the insolvent Atlantic Mutual Life Insurance of Albany, N.Y. It has been the subject of much litigation in the United States Courts, but the Receiver believes that he will now be able to proceed

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with the liquidation, and the 11th September, proximo, has been fixed as the day before which all claims must be presented to him.

In May of this year (1879), the Globe Mutual Life Insurance Company of New York was decreed insolvent in the State of New York, on the application of the directors of the company, and James D. Fish was appointed Receiver.

In June, 1879, it was also declared insolvent by the Superior Court of Lower Canada at Montreal, and W. C. Wells was appointed assignee under the statute. The deposit of $100,000 U.S. bonds, held by the Government on account of this company, has, by order of the above Court, been placed in the Bank of Montreal subject to the order of the Prothonotary. This company had at the date of its last statement 584 Canadian policies in force, insuring $1,132,251, on which the liability then was $53,406.

Appended to this Report (pp. xlix et seq.) will be found a comparative statement of the premiums charged for ordinary all-life insurance by the different companies, which may be useful for reference, and at page xlvi is given an abstract of the business of the year.

At the close of this year (1879) I propose to make the first of the quinquennial valuations of all the Canadian policies in force in the licensed companies, as required by the Insurance Act of 1877.

I have the honor to remain, Sir,

Your most obedient servant,

J. B. CHERRIMAN,

Superintendent of Insurance.

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ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE OR INLAND MARINE INSURANCE IN CANADA, FOR THE YEAR 1878, IN ACCORDANCE WITH THE INSURANCE ACTS OF 1875 AND 1877.

GENERAL TABLES.

ASSETS OF ALL COMPANIES, FIRE AND MARINE.
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.
PER CENTAGE LOSSES TO PREMIUMS, &c., &c.

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ABSTRACT FOR THE YEAR 1878.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

—	Net Cash received for Premiums.	No. of New Policies, including Renewals.	Gross Amount of said Policies.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount Paid for Losses.	Unsettled Claims.	
							Not Resisted.	Resisted.
	$	$	$	$	$	$	$	$
**British America	174,006	No Return.	19,664,172	18,659,576	64,133	73,553	4,366	1,000
**Canada Fire	118,055	No Return.	10,634,415	8,676,866	71,246	78,517	11,297	8,000
Citizens	91,971	4,979	10,681,920	8,334,414	52,912	69,599	2,545	5,759
Dominion	27,175	1,601	2,772,799	2,058,934	11,314	10,676	638	None.
Isolated Risk	82,819	9,783	8,787,313	21,928,101	63,074	65,351	9,860	1,480
London Mutual Fire	88,441	13,756	13,474,935	38,138,332	75,259	67,599	20,809	2,559
National Fire	60,070	No Return.	6,049,592	5,166,783	37,298	48,944	6,879	None.
Ottawa Agricultural	35,858	5,781	5,274,342	20,838,811	52,735	40,779	22,876	6,563
Quebec	66,012	No Return.	7,136,327	7,374,587	11,750	15,304	None.	None.
**Royal Canadian	146,773	No Return.	16,954,675	15,429,232	54,163	55,147	4,500	None.
Stadacona	None.	None.	None.	1,145,948	6,708	189,755	2,000	14,136
**Western	270,716	No Return.	25,857,675	23,679,136	104,836	112,845	11,895	1,500
Totals for 1878	1,161,896	.....	127,288,165	171,430,720	605,428	828,069	97,665	40,997
Totals for 1877	1,622,955	.....	168,935,723	217,745,048	2,535,423	2,186,162	505,058	97,309

BRITISH COMPANIES.

Commercial Union	195,590	No Return.	20,305,821	16,124,806	70,514	74,117	8,810	2,321
Guardian	51,813	2,119	5,909,234	7.144,153	25,081	22,081	3,000	4,000
Imperial	156,988	7,072	15,440,325	14,109,962	68,884	67,230	1,403	7,150
Lancashire	161,828	*8,205	*15,026,969	*12,703,098	65,451	70,674	7,603	5,000
Liverpool and London and Globe	148,024	8,164	18,464,038	19,970,089	38,878	37,093	3,150	3,000
London Assurance	61,272	2,226	7,664,803	6,921,907	29,569	29,697	500	2,162
North British and Mercantile	282,475	*13,468	‡33,155,538	‡27,629,960	135,969	118,497	26,813	6,500

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Northern	76,040	4,506	8,879,231	8,272,811	50,979	51,251	1,773	800
Phœnix of London	171,410	5,140	17,072,689	16,267,267	83,145	47,778	36,407	None.
Queen	193,664	8,679	18,095,431	15,642,050	113,002	111,799	4,220	13,000
Royal	359,006	16,973	37,230,963	42,435,662	191,009	179,462	11,805	5,170
Scottish Commercial	82,240	4,918	9,645,824	8,946,850	34,771	37,401	None.	2,600
Scottish Imperial	54,590	3,658	6,236,548	6,534,128	35,223	33,491	968	800
Totals for 1878	1,994,940	.....	213,127,414	202,702,743	942,475	880,571	106,452	52,503
Totals for 1877	1,927,220	.....	206,713,932	184,304,318	5,730.305	5,718,305	85,834	34,268

AMERICAN COMPANIES.

**Ætna	118,901	No Return.	10,856,394	8,375,550	66,420	63,166	5,725	500
Agricultural of Watertown	None.	None.	None.	†18,214,383	2,896	1,196	1,700	None.
Hartford	86,618	4,925	7,880,419	8,475,750	52,895	47,221	9,842	250
**Phenix of Brooklyn	6,075	No Return.	695,365	700,555	2,901	2,451	450	None.
Totals for 1878	211,594	.....	19,432,178	35,766,238	125,112	114,034	17,717	750
Totals for 1877	213,830	.....	21,013,457	18,293,315	557,309	586,452	8,405	2,550

RECAPITULATION.

Canadian Companies	1,161,896	.....	127,288,165	171,430,720	605,428	828,069	97,665	40,997
British do	1,994,940	.....	213,127,414	202,702,743	942,475	880,571	106,452	52,503
American do	211,594	.....	19,432,178	35,766,238	125,112	114,034	17,717	750
Grand Totals for 1878	3,368,430	.....	359,847,757	409,899,701	1,673,015	1,822,674	221,834	94,250
Grand Totals for 1877	3,764,005	.....	396,663,112	420,342,681	8,823,037	8,490,919	599,297	134,127

* Exclusive of the British Columbia Returns not yet received.

† The Company reinsured from the Canada Agricultural $20,725,299, on the 1st October, 1878. A small amount of new business done will be included in next statement.

‡ Inclusive of British Columbia.

** Fire business in Canada only. For other business of these Companies, see following pages.

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SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the years 1869–1878.

—	Premiums Received										Total.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$
British America	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	1,603,450
Canada Agricultural	.....	.....	.....	.....	.....	109,892	131,639	115,897	97,468	.....	454,896
Canada Fire	.....	.....	.....	.....	.....	.....	.....	94,788	133,625	118,055	346,468
Citizens	.....	.....	.....	.....	.....	.....	129,893	244.363	136,653	91,971	602,880
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	27,175	27,175
Isolated Risk	.....	.....	20,680	59,121	55,623	83,250	80 091	92,656	95,117	82,819	569,357
London Mutual Fire	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	746,065
National Fire	.....	.....	.....	.....	.....	.....	.....	86,098	93,812	60,070	239,980
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	7,947	64,882	86,174	35,858	194,861
Provincial	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	.....	1,434,350
Quebec	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	66,012	765,372
Royal Canadian	.....	.....	.....	.....	.....	392,434	312,951	260,678	196,014	146,773	1,308,850
Stadacona	.....	.....	.....	.....	.....	21,918	183,009	201,429	84,132	.....	490,488
Western	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	2,367,858
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	11,152,050
British Companies.											
Commercial Union	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	1,050,287
Guardian	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	367,755
Imperial	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	1,163,188
Lancashire	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	738,968
Liverpool and London and Globe	286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	2,084,597
London Assurance	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	611,638
North British and Mercantile	141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	2,510,977
Northern	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	578,116
Phœnix of London	86,081	82,543	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	1,316,485
Queen	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	196,087	193,664	1,522,312
Royal	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	360,915	359,006	3,239,922
Scottish Commercial	.....	.....	.....	.....	.....	.....	37,446	46,774	76,932	82,240	243,492
Scottish Imperial	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	432,163
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	15,889,898

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American Companies.											
Ætna	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	1,426,560
Agricultural of Watertown	.....	5,431	68,361	73,613	64,641	.....	.....	.....	.....	.....	212,046
Andes	.....	.....	31,431	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	813,154
Home	No return.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phenix of Brooklyn	.....	.....	.....	.....	.....	.....	15,506	20,090	11,858	6,075	53,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	2,536,720

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	11,152,050
British Companies	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	15,889,898
American Companies	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	2,536,720
Grand Totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	29,578,668

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SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869-1878.

	Losses Paid.										
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	Total.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$
British America	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	915,979
Canada Agricultural	.....	.....	.....	.....	.....	41,317	63,437	102,056	83,291	.....	290,101
Canada Fire	.....	.....	.....	.....	.....	.....	.....	35,688	134,715	78,517	248,920
Citizens	.....	.....	.....	.....	.....	.....	62,632	168,608	309,010	69,599	609,849
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,676	10,676
Isolated Risk	.....	.....	2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	305,761
London Mutual Fire	43,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	67,599	563,474
National Fire	.....	.....	.....	.....	.....	.....	.....	42,839	167,447	48,944	259,230
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	280	14,362	52,743	40,779	108,164
Provincial	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522	.....	957,146
Quebec	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	37,747	15,304	565,186
Royal Canadian	.....	.....	.....	.....	.....	157,672	322,405	332,977	560,179	55 147	1,428,380
Stadacona	.....	.....	.....	.....	.....	.....	54,854	243,016	286,070	189,755	773,695
Western	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	1,463,381
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	8,499,942
British Companies.											
Commercial Union	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	934,691
Guardian	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	641,318
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	660,979	67,230	1,278,405
Lancashire	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	840,141
Liverpool and London and Globe	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	2,071,503
London Assurance	66.274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	428,868
North British and Mercantile	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	2,254,980
Northern	6,609	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	831,779
Phœnix of London	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	746,109
Queen	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	1,732,803
Royal	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	2,628,262
Scottish Commercial	.....	.....	.....	.....	.....	.....	9,977	39,648	14,247	37,401	101,273
Scottish Imperial	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	326,981
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	14,817,113

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American Companies.											
Ætna	82,299	111,235	116,943	142,928	182,268	103,864	113,761	62,622	342,208	63,166	1,321,394
Agricultural of Watertown	.....	100	13,168	36,616	28,204	.....	.....	.....	.....	1,196	76,284
Andes	.....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	585,629
Home	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Phenix of Brooklyn	.....	.....	.....	.....	.....	.....	2,558	15,719	77,044	2,451	97,772
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	2,147,438

RECAPITULATION.

Canadian Companies	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,166,162	828,069	8,499,942
British Companies	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	14,817,113
American Companies	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	2,147,438
Grand Totals	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	25,464,493

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Summary of Fire Insurance in Canada, for the Years 1869 to 1878 inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each year.	Amount of Risk at date of Statements.	Losses Paid.
Canadian Companies.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921.494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	281,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
	11,152,050	1,103,142,984	.....	8,499,942
British Companies.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,320	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
	15,889,898	1,690,225,237	.....	14,817,113
American Companies.				
1869	165,166*	9,702,356*	13,796,890*	172,188
1870	194,781	12,893,827*	11,167,928*	147,061
1871	314,452	27,367,712*	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,239
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,054,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,888,750	99,389
1877	213,830	21,013,457	18,293,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
	2,536,720	210,240,269	.....	2,147,438

Totals for all the Years from 1869 to 1878 inclusive.

Canadian Companies	11,152,050	1,103,142,984	.....	8,499,942
British do	15,889,898	1,690,225,237	.....	14,817,113
American do	2,536,720	210,240,269	.....	2,147,438
Grand totals	29,578,668	3,003,608,490	.....	25,464,493

* The returns marked thus are imperfect.

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Inland Marine Insurance Business in Canada, for 1878.

—	Net Cash received for Premiums.	Number of New Policies.	Gross Amount of said Policies.	Net Amount at Risk at date.	Net Amount of Losses Paid.	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.	Net Amount of Losses incurred during the Year.
Canadian Companies.	$		$	$	$	$	$	$
Anchor Marine	31,825	3,955	10,192,785	81,350	18,054	2,700	None.	16,768
British America	11,838	No return.	2,169,949	57,558	7,072	259	None.	2,554
Canada Fire and Marine	5,886	None.	None.	None.	None.	1,733	None.	1,733
Merchants' Marine	11,958	732	1,258,887	12,900	17,952	353	None.	6,005
Royal Canadian	20,522	No return.	2,830,148	55,700	11,014	None.	None.	10,939
Western	23,888	No return.	2,891,493	119,649	10,724	5,708	None.	15,119
	105,917	.....	19,343,262	.....	64,816	.....	.....	53,118
American Companies.								
Ætna Fire	2,430	No return.	54,600	54,600	None.	None.	None.	None.
Phenix of Brooklyn	20,641	No return.	2,203,936	4,000	17,688	None.	None.	10,987
	23,071	.....	2,258,536	.....	17,688	.....	.....	10,987

RECAPITULATION.

Canadian Companies	105,917	.....	19,343,262	.....	64,816	.....	.....	53,118
American Companies	23,071	.....	2,258,536	.....	17,688	.....	.....	10,987
	128,988	.....	21,601,798	.....	82,504	.....	.....	64,105

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ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by Companies combining those branches, for 1878.

BRITISH AMERICA ASSURANCE COMPANY. TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.	Remarks.
					Not Resisted.	Resisted.		
	$	$	$	$	$	$	$	
Fire Insurance	611,673	75,203,636	64,371,694	337,931	50,556	3,500	327,167	In all countries.
Inland Marine	24,082	4,706,132	253,008	10,097	613	1,800	5,579	
Marine, Ocean	49,522	3,153,504	307,997	38,595	12,796	None.	42,037	
	685,277	83,063,272	64,932,699	386,623	63,965	5,300	374,783	31st Dec., 1878.

CANADA FIRE AND MARINE INSURANCE COMPANY.

Fire Insurance	118,055	10,634,415	8,676,866	78,517	11,297	8,000	71,246	In Canada.
Inland Marine	5,886	None.	None.	None.	1,733	None.	1,733	
Marine, Ocean	3,177	None.	None.	5,061	None.	None.	2,337	
	127,118	10,634,415	8,676,866	83,578	13,030	8,000	75,316	31st Dec., 1878.

ROYAL CANADIAN INSURANCE COMPANY OF MONTREAL.

Fire Insurance	526,281	55,087,614	50,834,761	319,569	50,259	2,533	321,268	In all countries.
Inland Marine	30,028	4,467,343	116,200	20,316	None.	None.	17,194	
Marine, Ocean	60,948	5,539,701	488,144	51,585	7,000	None.	42,558	
	617,257	65,094,658	51,439,105	391,469	57,259	2,533	381,020	31st Dec., 1878.

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WESTERN ASSURANCE COMPANY, TORONTO.

Fire Insurance	705,464	80,102,801	66,204,492	321,475	37,830	4,950	322,654	In all countries.
Inland Marine	34,434	3,465,761	184,899	15,438	5,708	None.	19,832	
Marine, Ocean	38,915	5,193,981	184,901	36,826	10,800	None.	34,954	
	778,812	88,762,543	66,574,292	373,739	54,338	4,950	377,440	31st Dec., 1878.

ANCHOR MARINE INSURANCE COMPANY, TORONTO.

Inland Marine	31,825	10,192,785	81,350	18,054	2,700	None.	16,768	In Canada.
Marine, Ocean	26,930	3,393,064	267,644	14,541	13,000	None.	27,541	
	58,755	13,585,849	348,994	32,595	15,700	None.	44,309	31st Dec., 1878.

MERCHANTS' MARINE INSURANCE COMPANY, MONTREAL.

Inland Marine	11,958	1,258,887	12,900	17,952	353	None.	6,005	In all countries.
Marine, Ocean	94,835	3,828,455	432,398	76,423	3,496	2,678	68,239	
	106,793	5,087,342	445,298	94,375	3,849	2,678	74,244	31st Dec., 1878.

ÆTNA INSURANCE COMPANY OF HARTFORD.

Fire Insurance	118,901	10,856,394	8,375,550	63,166	5,725	500	66,420	In Canada.
Inland Marine	2,430	54,600	54,600	None.	None.	None.	None.	
	121,331	10,910,994	8,430,150	63,166	5,725	500	66,420	31st Dec., 1878.

PHENIX INSURANCE COMPANY OF BROOKLYN, U.S.

Fire Insurance	6,075	695,365	700,555	2,451	450	None.	2,901	In Canada.
Inland Marine	20,641	2,203,936	4,000	17,688	None.	None.	10,987	
Marine, Ocean	37,488	4,315,043	None.	48,082	4,000	None.	42,162	
	64,204	7,214,344	704,555	68,221	4,450	None.	56,050	31st Dec., 1878.

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TABLE I.—Showing the TOTAL ASSETS, and their nature, of Canadian

CANADIAN COM-

Companies.	Commenced Business.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Anchor Marine	31st March, 1874	None.	10,000 00	53,500 00
British America	1833	113,063 26	22,863 75	833,213 50
Canada Fire and Marine	1st September, 1875	None.	15,426 05	74,420 02
Citizens'	1st January, 1865	* 85,000 00	3,000 00	78,140 00
Dominion	1st January, 1878	None.	None.	8,285 49
Isolated Risk	July, 1871	None.	None.	106,092 00
London Mutual Fire	1859	None.	4,307 62	25,000 00
Merchants' Marine	1st April, 1876	None.	None.	30,900 00
National	12th January, 1876	None.	1,000 00	71,440 00
Ottawa Agricultural	14th August, 1875	None.	None.	None.
Quebec	1818	40,000 00	None.	291,822 50
Royal Canadian	13th August, 1873	None.	50,360 00	610,733 33
Stadacona	28th October, 1874	None.	None.	124,037 45
Western	August, 1851	45,505 19	47,411 73	918,118 70

* Including premium notes, $184,835.44.

† Including calls on capital, estimated at $73,233.75.

‡ Including stock instalments due, estimated at $42,795.00.

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Companies doing business of Fire or Inland Marine Insurance.

PANIES.—ASSETS.—1878.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	36,629 87	19,703 98	1,200 00	9,711 57	130,745 42	Inland and Ocean.
None.	106,892 24	83,573 68	6,159 80	10,182 77	1,175,949 00	Fire, Inland & Ocean.
None.	15,848 91	19,780 26	2,495 61	8,619 92	136,590 77	do do
None.	8,742 87	11,231 42	None.	25,705 86	211,820 15	Fire, Accident and Guarantee.
250 00	991 86	59,045 77	None.	1,104 43	69,677 55	Fire.
None.	32,262 51	None.	225 50	2,009 78	140,589 79	do
None.	*229,290 22	16,648 74	None.	607 83	275,854 41	do
None.	34,044 65	28,529 86	900 00	21,818 94	116,193 45	Inland and Ocean.
None.	14,214 59	878 44	1,237 50	16,616 51	105,387 04	Fire.
None.	29,693 85	50,036 87	None.	†78,991 18	158,721 90	do
None.	None.	32,515 55	6,170 33	886 90	371,395 28	do
2,204 86	132,643 08	101,829 11	11,642 71	3,988 11	913,401 20	Fire, Inland & Ocean.
None.	25,470 44	2,642 45	2,450 20	‡44,383 85	198,984 39	Fire.
None.	97,588 83	140,096 15	10,934 59	6,813 64	1,266,468 83	Fire, Inland & Ocean.

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TABLE II.—Showing the ASSETS in Canada of British and American Companies.

BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Commercial Union	11th September, 1863	None.	None.	106,580 00
Guardian	1st May, 1869	None.	None.	100,343 68
Imperial	1864	None.	None.	100,069 00
Lancashire	July, 1864	None.	51,000 00	134,505 00
Liverpool and London and Globe	4th June, 1851	96,846 45	648,572 51	161,159 83
London Assurance	1st March, 1862	None.	None.	150,000 00
North British and Mercantile	1862	73,240 00	84,500 00	482,995 33
Northern	1867	None.	None.	101,106 33
Phœnix, of London	1804	None.	None.	100,297 00
Queen	5th July, 1859	100 00	1,960 00	151,100 00
Royal	About 1848	40,000 00	None.	320,848 67
Scottish Commercial	1st June, 1874.	None.	None.	109,310 70
Scottish Imperial	1869	None.	None.	97,902 39

AMERICAN

Ætna Fire	1821	None.	None.	92,178 39
Agricultural, of Watertown	1st October, 1878	None.	None.	100,000 00
Hartford	1836	None,	None.	93,854 60
Phenix, of Brooklyn	1st May, 1874	None.	None.	107,250 00

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doing the business of Fire and Inland Marine Insurance in Canada.

ASSETS IN CANADA, 1878.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	6,725 33	2,366 81	373 11	1,500 00	117,545 25	Fire.
None.	None.	None.	None.	None.	100,343 68	do
None.	None.	15,584 97	None.	None.	115,653 97	do
None.	5,669 25	2,826 08	5,844 58	None.	199,844 91	do
763 00	7,613 07	38,321 70	17,813 09	2,000 00	973,089 65	Fire and Life.
None.	None.	None.	None.	None.	150,000 00	Fire and Life.
None.	26,203 97	79,226 40	4,782 93	2,500 00	753,448 63	Fire and Life.
None.	5,144 12	2,209 85	1,641 66	None.	110,101 96	Fire.
None.	None.	None.	None.	None.	100,297 00	do
2,109 78	17,418 52	10,123 23	1,658 48	2,200 00	186,670 01	Fire and Life
None.	17,200 77	4,136 34	None.	1,000 00	383,185 78	do
None.	3,414 24	12,299 78	None.	2,592 99	127,617 71	Fire.
None.	2,772 83	10,163 69	1,768 00	None.	112,606 91	do

COMPANIES.

None.	8,981 64	3,296 93	None.	None.	104,456 96	Fire & Inland Marine.
None.	None.	None.	None.	None.	100,000 00	Fire.
None.	536 91	None.	None.	None.	94,391 51	do
None.	4,283 76	25,000 00	923 28	None.	137,457 04	Fire, Inland & Ocean.

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TABLE III.—Showing the TOTAL LIABILITIES of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES 1878.

Companies.	Unsettled Losses (F., I. and O.)	Reserve of unearned Premiums (F., I. and O.) and Liability under other branches.	Sundry.	Total Liability, not including Capital Stock.	*e*Excess of Assets over Liabilities, excluding Capital. *d* The Reverse.	Capital Stock Paid up, or in course of collection.	Surplus (if any) of Assets over Liabilities and Capital Stock.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Anchor Marine	15,700 00	19,461 85	2,489 31	37,651 16	*e*93,094 26	49,055 00	44,039 26	Inland and Ocean.
British America	69,264 86	383,903 18	37,954 67	491,122 71	*e*684,826 29	500,000 00	184,826 29	Fire, Inland and Ocean.
Canada Fire and Marine	21,030 22	60,274 34	27,605 71	108,910 27	*e*27,680 50	100,200 00	.....	do do
Citizens'	*34,020 88	†52,868 15	46,770 89	133,659 92	*e*78,160 23	267,300 00	.....	Fire, Accident and Guarantee.
Dominion	637 54	12,832 58	None.	13,470 12	*e*56,207 43	68,290 26	.....	Fire.
Isolated Risk	11,339 66	114,050 00	4,036 13	129,425 79	*e*11,164 00	60,000 00	.....	do
London Mutual Fire	23,368 33	209,284 40	None.	232,652 73	*e*43,201 68	None.	43,201 68	do
Merchants' Marine	6,526 28	12,529 95	539 12	19,595 35	*e*96,598 10	100,000 00	.....	Inland and Ocean.
National	6,879 28	35,782 29	28,184 47	70,846 04	*e*34,541 00	197,119 92	.....	Fire.
Ottawa Agricultural	29,438 52	82,516 15	6,054 62	118,009 29	*e*40,712 61	169,622 50	.....	do
Quebec	None.	38,941 49	1,540 00	40,481 49	*e*330,913 79	325,000 00	5,913 79	do
Royal Canadian	59,791 71	344,446 57	1,195 00	405,433 28	*e*507,967 92	300,000 00	207,967 92	Fire, Inland and Ocean.
Stadacona	16,136 00	2,656 00	90,762 71	109,554 71	*e*89,429 68	723,910 10	.....	Fire.
Western	59,288 39	397,996 38	30,519 80	487,804 57	*e*778,664 26	400,000 00	378,664 26	Fire, Inland and Ocean.

* Including $25,716.97 Guarantee; † Including $1,240.70 Accident, and $7,347.50 Guarantee.

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TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1878.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	*e* Excess of Assets over Liabilities. *d* The reverse.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Commercial Union	11,131 64	96,973 50	.....	None.	108,105 14	*e*9,440 11	Fire.
Guardian	7,000 00	33,696 40	.....	None.	40,696 40	*e*59,647 28	do
Imperial	8,553 38	83,494 31	.....	None.	92,047 69	*e*23,606 28	do
Lancashire	12,602 50	84,863 62	.....	None.	97,466 12	*e*102,378 79	do
Liverpool & London & Globe	6,150 00	98,753 35	31,309 35	751 12	136,963 82	*e*836,125 83	Fire and Life.
London Assurance	2,662 00	36,259 64	4,984 44	None.	43,906 08	*e*106,093 92	do
North British & Mercantile	33,312 52	154,478 12	265,864 67	None.	453,655 31	*e*299,793 32	do
Northern	2,572 95	44,635 11	.....	None.	47,208 06	*e*62,893 90	Fire.
Phœnix, of London	36,406 51	87,242 99	.....	None.	123,649 50	*d*23,352 50	do
Queen	17,220 38	101,736 41	60,062 28	1,880 51	180,899 58	*e*5,770 43	Fire and Life.
Royal	16,974 68	210,193 04	251,225 21	None.	478,392 93	*d*95,207 15	do
Scottish Commercial	2,600 00	47,394 67	.....	None.	49,994 67	*e*77,623 04	Fire.
Scottish Imperial	1,767 55	33,173 33	.....	3,070 47	38,011 35	*e*74,595 56	do

AMERICAN COMPANIES.

Ætna Fire	6,225 00	50,383 25	.....	None.	56,608 25	*e*47,848 71	Fire and Inland Marine.
Agricultural, of Watertown	1,700 00	26,073 32	.....	None.	27,773 32	*e*72,226 68	Fire.
Hartford	10,092 20	49,572 12	.....	None.	59 664 32	*e*34,727 19	do
Phenix, of Brooklyn	4,450 00	4,342 02	.....	1,500 00	10,292 02	*e*127,165 03	Fire, Inland and Ocean.

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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies Expenditure in Canada of British and

CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on account of Capital Stock not included in Income.
	$ cts.	$ cts	$ cts.	$ cts.	$ cts.
Anchor Marine	58,755 25	4,230 87	None.	62,986 12	96 95
British America	685,276 70	47,676 38	9,138 09	742,091 17	1,910 00
Canada Fire and Marine	127,118 02	7,621 89	None.	134,739 91	975 00
Citizens'	91,971 02	5,764 57	1,930 87	99,666 46	37,033 52
Dominion	27,174 92	3,565 76	None.	30,740 68	68,290 26
Isolated Risk	82,818 53	9,305 20	None.	92,123 73	None.
London Mutual Fire	88,441 11	2,422 56	2,158 97	93,022 64	None.
Merchants' Marine	106,792 86	3,416 44	None.	110,209 30	None.
National	60,069 75	4,544 46	None.	64,614 21	19,969 79
Ottawa Agricultural	35,857 78	1,948 87	None.	37,806 65	28,593 75
Quebec	66,011 76	20,926 98	2,082 33	89,021 07	5,171 50
Royal Canadian	617,256 79	36,234 41	None.	653,491 20	37,447 50
Stadacona	None.	14,737 94	None.	14,737 94	148,959 65
Western	778,812 09	54,737 10	440 00	833,989 19	None.
BRITISH					
Commercial Union	195,590 03	2,530 65	None.	198,120 68	.....
Guardian	51,813 42	6,020 62	None.	57,834 04	.....
Imperial	156,988 05	5,517 00	None.	162,505 05	.....
Lancashire	161,828 37	15,239 15	None.	177,067 52	.....
Liverpool & London & Globe	148,024 46	38,920 19	2,300 00	189,244 65	.....
London Assurance	61,272 44	8,498 73	None.	69,771 17	.....
North British and Mercantile	282,474 55	54,680 02	4,450 00	341,604 57	.....
Northern	76,039 98	5,858 32	186 33	82,084 63	.....
Phœnix, of London	171,410 04	5,515 56	None.	176,925 60	.....
Queen	193,663 92	6,490 98	None.	200,154 90	.....
Royal	359,005 96	13,605 57	1,200 00	373,811 53	.....
Scottish Commercial	82,239 87	6,935 89	None.	89,175 76	.....
Scottish Imperial	54,590 13	5,894 04	620 71	61,104 88	.....
AMERICAN					
Ætna	121,330 56	2,404 26	None.	123,734 82	.....
Hartford	86,618 47	4,080 00	None.	90,698 47	.....
Phœnix, of Brooklyn	64,204 63	1,212 33	None.	65,416 96	.....

* Including $20,745.16 unearned premiums returned to policy holders.

Including defalcations by late Secretary, $15,641.90.

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doing Fire or Inland Marine Insurance in Canada, and the Cash Income and American Companies in those branches.

AND EXPENDITURE, 1878.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock-holders.	Total Cash Expenditure.	e Excess of Premiums over Losses Paid. — d The Reverse.	e Excess of Income over Expenditure. — d The Reverse.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
32,594 97	26,061 23	4,777 80	63,434 00	e 26,160 28	d 447 88	Inland & Ocean.
386,622 88	238,678 98	49,724 53	675,026 39	e 298,653 84	e 67,064 78	Fire, Inland and Ocean.
83,578 32	38,195 04	None.	121,773 36	e 43,539 70	e 12,966 55	Fire, Inland and Ocean.
69,598 92	30,478 15	None.	100,077 07	e 22,372 10	d 410 61	Fire.
10,676 08	19,781 74	None.	30,457 82	e 16,498 84	e 282 86	do
65,350 63	35,518 48	None.	100,869 11	e 17,467 90	d 8,745 38	do
67,599 35	25,188 56	None.	92,787 91	e 20,841 76	e 234 73	do
94,375 67	20,315 12	None.	114,690 79	e 12,417 19	d 4,481 49	Inland & Ocean.
48,943 74	37,150 77	None.	86,094 51	e 11,126 01	d 21,480 30	Fire.
40,778 64	† 41,108 15	None.	81,886 79	d 4,920 86	d 44,080 14	do
15,303 58	12,081 20	31,661 50	59,046 28	e 50,708 18	e 29,974 79	do
391,469 19	239,193 26	None.	630,662 45	e 225,787 60	e 22,828 75	Fire, Inland and Ocean.
* 210,499 77	27,945 60	None.	238,445 37	.....	.....	Fire.
373,738 97	234,658 23	60,000 00	668,397 20	e 405,073 12	e 165,591 99	Fire, Inland and Ocean.

COMPANIES.

74,116 99	43,837 38	.....	117,954 37	e 121,473 04	e 80,166 31	Fire.
22,080 52	8,567 04	.....	30,647 56	e 29,732 90	e 27,186 48	do
67,230 39	30,981 24	.....	98,211 63	e 89,757 66	e 64,293 42	do
70,674 38	42,345 57	.....	113,019 95	e 91,153 99	e 64,047 57	do
37,093 25	35,623 56	.....	72,716 81	e 110,931 21	e 116,527 84	do
29,697 27	10,885 38	.....	40,582 65	e 31,575 17	e 29,188 52	do
118,497 13	71,133 83	.....	189,630 96	e 163,977 42	e 151,973 61	do
51,250 73	15,801 45	.....	67,052 18	e 24,789 25	e 15,032 45	do
47,777 94	39,779 53	.....	87,557 47	e 123,632 10	e 89,368 13	do
111,798 73	39,378 08	.....	151,176 81	e 81,865 19	e 48,978 09	do
179,461 57	64,171 12	.....	243,632 69	e 179,544 39	e 130,178 84	do
37,400 81	22,687 17	.....	60,087 98	e 44,839 06	e 29,087 78	do
33,490 53	12,719 71	.....	46,210 24	e 21,099 60	e 14,894 64	do

COMPANIES.

63,165 64	17,125 33	.....	80,290 97	e 58,164 92	e 43,443 85	Fire and Inland.
47,220 85	11,245 90	.....	58,466 75	e 39,397 62	e 32,231 72	Fire.
68,220 60	17,776 71	.....	85,997 31	d 4,015 97	d 20,580 35	Fire, Inland and Ocean.

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TABLE VI.—Showing the Rates of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received by Canadian Companies doing Fire or Marine Insurance during 1878; also the Rates of Premiums charged per cent. of Amounts Insured, and the Rate of their Assets per cent. of Amounts in force at the end of the Year, and the Rate of total Cash Expenditure per cent. of total Cash Income.

——	Nature of Business	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent. of Premiums received.	Rate of total Cash Expenditure per cent. of total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	Net Amount of Insurance in force at date.	Assets.	Rate of Assets per cent. of Amount of Risks in force.
Canadian Companies.						$	$ cts.		$	$ cts.	
Anchor Marine	Inland & Ocean Marine	55 48	44 36	8·13	100·71	13,585,849	95,988 63	0·71	348,994	130,745 42	Marine.
British America	Fire & Marine	56 42	34·83	7·26	90·96	83,063,272	753,927 51	0·91	64,932,699	1,175,949 00	1·81
Canada Fire and Marine	do	65·75	30·05	None	90 38	10,634,415	138,419 28	1·30	8,676,866	136,590 77	1·57
Citizens'	Fire	75·67	33·14	do	100·41	10,681,920	108,419 47	1·01	8,334,414	*	.....
Dominion	Fire, Inland and Ocean	39·29	† 72·79	do	99 08	2,772,799	30,378 88	1·10	2,058,934	69,677 55	3·38
Isolated Risk	Fire	78·91	42 89	do	109·49	8,787,313	88,451 00	1·01	21,928,101	140,589 79	0 64
London Mutual Fire	do	76·43	28 48	do	99 75	13,474,935	149,747 40	1·11	38,138,332	275,854 41	0·72
Merchants Marine	Inland & Ocean.	88 37	19·02	do	104 07	5,087,342	99,202 11	1 95	445,298	116,193 45	Marine.
National	Fire	81·49	61·85	do	133·24	6,049,592	73,991 73	1·22	5,166,783	105,387 04	2 04
Ottawa Agricultural	do	113·72	114·64	do	216 59	5,274,342	39,983 52	0·76	20,838,811	158,721 90	0·76
Quebec	do	23·18	18·30	47·96	66·33	7,136,327	72,154 36	1·01	7,374,587	371,395 28	5·04
Royal Canadian	Fire, Inland and Ocean	63 42	38 75	None	96·51	65,094,658	733,655 83	1·13	51,439,105	913,401 20	1·78
Western	do	47·99	30·13	7 70	80 14	88,762,543	921,096 54	1·04	66,574,292	1,266,468 83	1·90

* This column cannot be filled up as the Assets are liable for the Accident and Guarantee Branches which are not included in this Statement.

† Includes expenses of organization, being its first year.

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TABLE VII.—Showing the Rates of Losses paid, and General Expenses in Canada, per cent. of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1878; also the Rates of Premiums charged per cent. of Amounts Insured.

——	Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.
British Companies.				$	$ cts.	
Commercial Union	Fire	37·89	22·41	20,305,821	224,035 64	1·10
Guardian	do	42·62	16·53	5,909,234	53,135 63	0·90
Imperial	do	42·83	19·73	15,440,325	163,419 65	1·06
Lancashire	do	43 67	26·17	15,026,969	181,078 68	1·21
Liverpool and London and Globe	do	25·06	24·07	18,464,038	160,860 20	0 87
London Assurance	do	48·47	17·77	7,664,803	64,420 78	0 84
North British and Mercantile	do	41·95	25·18	32,819,838	311,865 55	0·95
Northern	do	67·40	20·78	8,879,231	84,187 01	0·95
Phœnix of London	do	27 80	23 21	17,072,689	181,592 74	1 06
Queen	do	57·73	20·33	18,095,431	211,321 04	1·17
Royal	do	49 99	17·87	37,230,963	359,005 96	0·96
Scottish Commercial	do	45·48	27·59	9,645,824	93,902 74	0 97
Scottish Imperial	do	61·35	23·30	6,236,548	59,341 61	0·95
American Companies.						
Ætna	Fire and Inland Marine	52·06	14·11	10,910,994	128,629 89	1·18
Hartford	Fire	54·52	12·98	7,880,419	86,618 05	1·10
Phenix of Brooklyn	Fire and Inland Marine	106·26	27·69	7,214,344	64,296 63	0·89

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ABSTRACT OF STATEMENTS

OF

LIFE INSURANCE COMPANIES IN CANADA

FOR THE YEAR

1878.

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Abstract of Life Insurance in Canada for Year 1878.

—	Premiums for the year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims. Not resisted.	Unsettled Claims. Resisted.	Date of Return.
Canadian Companies.	$		$		$		$	$	$	$	
Canada	509,831	1,370	2,599,850	10,605	17,557,424	88	163,568	144,063	51,355	None.	30th April, 1878.
Citizens'	31,177	30	47,250	598	931,977	16	31,000	31,000	2,000	None.	31st Dec., 1878.
Confederation	145,923	1,082	1,604,818	3,709	5,344,250	20	30,650	30,012	4,060	None.	31st Dec., 1878.
Mutual	35,919	116	156,250	1,082	1,231,024	10	12,048	4,150	8,048	None.	31st Dec., 1878.
Stadacona	547	None.	None.	None.	None.	None.	None.	None.	None.	None.	31st Dec., 1878.
Sun	100,307	706	1,146,200	2,056	3,382,391	14	22,000	21,574	5,500	None.	31st Dec., 1878.
7 Toronto	6,435	44	49,138	202	209,490	None.	None.	None.	None.	None.	31st Dec., 1878.
Totals for 1878	*827,098	*3,285	*5,508,556	18,252	28,656,556	148	259,266	230,799	.....	.....	
Totals for 1877	770,319	*3,572	*5,724,648	17,297	26,870,224	130	191,636	212,015	.....	.....	
Increase *i*—Decrease *d*	*i* 56,779	*d* 287	*d* 216,092	*i* 955	*i* 1,786,332	*i* 18	*i* 67,630	*i* 18,784	.....	.....	
British Companies.											
Briton Life	4,897	44	100,000	85	156,360	None.	None.	500	None.	None.	31st Dec., 1878.
Briton Medical	33,352	None.	None.	493	1,124,172	8	46,146	31,978	24,333	None.	31st Dec., 1878.
Commercial Union	25,257	15	36,500	339	780,463	None.	None.	2,433	None.	None.	31st Dec., 1878.
Edinburgh	20,967	None.	None.	243	619,741	3	8,760	4,867	7,543	None.	31st March, 1878.
Life Association of Scotland	114,657	98	171,111	1,926	3,729,942	32	75,400	71,015	27,857	None.	5th April, 1878.
Liverpool and London and Globe	11,263	14	31,633	219	307,853	2	6,565	6 565	None.	None.	30th Nov., 1878.
London Assurance	1,197	1	2,920	10	30,689	1	3,053	3,053	None.	None.	31st Dec., 1878.
London and Lancashire	50,159	428	742,600	1,176	1,991,096	6	9,487	4,147	6,000	None.	31st Dec., 1878.
North British	29,405	11	38,433	351	1,064,784	4	8,547	8,547	None.	None.	30th Nov., 1878.
Positive Government	576	None.	None.	7	9,500	3	4,093	4,093	None.	None.	31st Dec., 1878.
Queen	10,359	14	44,450	213	374,050	2	1,473	14,982	373	None.	31st Dec., 1878.
Reliance	31,253	260	693,000	623	1,299,824	2	2,500	3,099	1,000	None.	31st Jan., 1879.
Royal	27,755	7	26,200	337	981,377	5	14,990	27,275	9,236	None.	31st Dec., 1878.
Scottish Amicable	20,058	4	6,400	260	674,967	4	12,896	2,920	12,410	None.	31st Dec., 1878.
†Scottish Provident	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

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Scottish Provincial	35,320	None.	None	618	1,100,399	5	18,669	10,478	14,821	None.	31st Jan., 1879.
Standard	144,724	325	779,933	2,558	5,217,005	33	73,883	85,419	20,786	None.	15th Nov., 1878.
18 Star	18,903	43	116,021	278	607,311	5	13,627	15,096	5.193	None.	31st Dec., 1878.
Totals for 1878	580,102	1,264	2,789,201	9,736	20,078,533	115	300,029	296,467	.....	.....	
Totals for 1877	577,364	990	2,142,702	9,534	19,349,204	135	358,142	394,484	.....	.....	
‡ Increase *i*—Decrease *d*	*i* 9,675	*i* 274	*i* 646,499	*i* 335	*i* 998,871	*d* 20	*d* 58,113	*d* 98,017	.....	.....	
American Companies.											
Ætna	284,165	1,041	1,322,081	7,328	8,760,189	44	93,822	117,315	18,946	None.	31st Dec., 1878.
Connecticut	162,823	None.	None.	1,959	4,110,021	16	36,706	29,651	16,286	25,000	31st Dec., 1878.
Equitable	183,163	354	948,850	2,325	5,593,525	27	65,150	60,974	19,500	None.	31st Dec., 1878.
Globe Mutual	33,273	281	530,300	584	1,132,251	4	6,000	8,000	None.	None.	31st Dec., 1878.
Metropolitan	43,760	74	150,682	611	1,352,182	2	2,000	3,000	None.	None.	31st Dec., 1878.
National	18,781	5	9,500	652	782,457	7	9,455	12,370	4.000	None.	31st Dec., 1878.
New York	124,408	13	43,500	1,708	4,502,765	22	68,603	79,039	6,641	2,000	31st Dec., 1878.
North Western	41,527	110	147,750	778	1,220,905	9	11.000	9,400	4,000	None.	31st Dec., 1878.
Phœnix of Hartford	102,511	None.	None.	2,831	2,502,556	19	21,345	51,656	8,600	None.	31st Dec., 1878.
Travelers'	92,829	241	375,785	2,141	3,102,179	27	21,653	31.653	1,000	None.	31st Dec., 1878.
Union Mutual	107,237	229	343,550	1,844	2,865,343	23	37,100	49,350	6,000	15,000	31st Dec., 1878.
12 United States	3,058	None.	None.	31	92,475	None.	None.	None.	None.	None.	31st Dec., 1878.
Totals for 1878	1,197,535	2,347	3,871,998	22,792	36,016,848	200	372,834	452,408	.....	.....	
Totals for 1877	1,299,724	3,817	5,667,317	23,999	39,468,475	246	486,258	350,492	.....	.....	
Increase *i*—Decrease *d*	*d* 102,189	*d* 1,470	*d* 1,795,319	*d* 1,207	*d* 3,451,627	*d* 46	*d* 113,404	*i* 101,916	.....	.....	

RECAPITULATION FOR 1878.

7 Canadian Companies	827,098	3,285	5,508,556	18,252	28,656,556	148	259,266	230,799	.....	.....
18 British do	580,102	1,264	2,789,201	9,736	20,078,533	115	300,029	296,467	.....	.....
12 American do	1,197,535	2,347	3,871,998	22,792	36,016,848	200	372,834	452,408	.....	.....
Grand Totals for 1878	2,604,735	6,896	12,169,755	50,780	84,751,937	463	932,129	979,674	.....	.....
do for 1877	2,647,407	8,379	13,534,667	50,830	85,687,903	511	1,036,016	956,991	.....	.....
‡ Increase *i*—Decrease *d*	*d* 35,735	*d* 1,483	*d* 1,364,912	*i* 83	*d* 666,424	*d* 48	*d* 103,887	*i* 22,683	.....	.....

‡ In taking these differences, the Scottish Provident has been excluded from the totals of 1877, this Company not having made its return for 1878, but the actual totals of 1877 are set down.

* Deductions have been made in these totals for the 63 policies insuring $94,950, transferred to the Confederation from the Stadacona, with $3,041 as single premium allowed.

† No Return.

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AMOUNTS of Life Insurance terminated in natural course or by surrender and lapse during the Year 1878.

—	Amounts Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
Canadian Companies.	$	$	$	$	$
Canada Life	163,568	6,850	260,670	1,087,148	1,347,818
Citizens'	31,000	6,200	71,777	58,083	129,860
Confederation	30,650	3,000	149,782	834,885	984,667
Mutual	12,048	None.	113,026	279,281	392,307
Stadacona	None.	39,000	None.	None.	None.
Sun	22,000	6,000	164,325	584,250	748,575
Toronto	None.	None.	11,799	103,400	115,199
Totals for 1878	259,266	61,050	771,379	2,947,047	3,718,426
Totals for 1877	192,806	24,700	811,796	2,678,083	3,489,879
Increase *i*; Decrease *d*	*i* 66,460	*i* 36,350	*d* 40,417	*i* 268,964	*i* 228,547
British Companies.					
Briton Life	None.	10,000	None.	83,000	83,000
Briton Medical	43,956	2,190	17,660	23,995	41,655
Commercial Union	None.	1,947	9,033	40,150	49,183
Edinburgh	8,760	None.	389	6,813	7,202
Life Association of Scotland	75,677	5,353	121,747	59,250	180,997
Liverpool & London & Globe	6,000	None.	3,737	8,000	11,737
London & Lancashire	9,487	8,000	29,185	364,090	393,275
London Assurance	3,053	None.	None.	None.	None.
North British & Mercantile	7,200	None.	13,200	15,000	28,200
Positive	4,093	None.	None.	8,000	8,000
Queen	1,473	2,500	15,841	17,500	33,341
Reliance	2,500	None.	29,312	381,989	411,301
Royal	14,990	None.	4,850	21,205	26,055
Scottish Amicable	12,896	None.	10,220	5,889	16,109
Scottish Provident	.....	.....	.....	.....	.....
Scottish Provincial	18,609	None.	34,722	13,086	47,808
Standard Life	78,749	None.	94,485	183,089	277,574
Star	13,627	None.	8,273	18,493	26,766
Totals for 1878	301,060	29,990	392,654	1,249,549	1,642,203
Totals for 1877	359,188	5,150	.....	.....	1,451,377
Increase *i*; Decrease *d*	*d* 58,128	*i* 24,840	.....	.....	*i* 190,826
American Companies.					
Ætna	80,532	15,290	54,392	572,267	626,659
Connecticut	33,026	None.	.....	.....	925,731
Equitable	65,150	5,000	75,610	745,555	821,165
Globe Mutual	2,000	None.	5,000	956,469	961,469
Metropolitan	3,000	None.	5,818	266,682	272,500
National	7,970	1,485	.....	.....	128,327
New York	64,625	3,978	.....	.....	419,112
North Western	10,000	12,660	25,411	208,123	233,534
Phœnix Mutual	21,345	None.	.....	.....	485,660
Travelers	20,324	3,000	147,211	386,800	534,011
Union Mutual	27,800	34,050	154,067	477,000	631,067
United States	None.	None.	11,195	13,500	24,695
Totals for 1878	335,772	75,463	.....	.....	6,063,930
Totals for 1877	466,442	24,581	.....	.....	6,197,704
Increase *i*; Decrease *d*	*d* 130,670	*i* 50,882	.....	.....	*d* 133,774

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Annual Premiums for Insurance of $1,000 payable at death.

Without Profits or Non-participating.

Age at Entry.	20	21	22	23	24	25	26	27	28	29	30	31
Canadian Companies.												
Canada	.....	13·90	14·20	14·60	15·10	15·50	16·00	16·50	17·10	17·60	18·20	18·80
Citizens	14·30	14·70	15·10	15·50	16·00	16·50	17·00	17·60	18·20	18·70	19·20	19 70
Confederation	13·80	14·17	14·56	14·96	15·40	15.86	16·35	16·86	17·38	17·92	18·48	19·08
† Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
† Ontario	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun	.....	14·60	14·80	15·00	15·30	15·70	16·10	16·50	16·90	17·40	17·90	18·40
Toronto	13·70	14·00	14·30	14·60	14·95	15·35	15·75	16·15	16·60	17·05	17·55	18·05
British Companies.												
* Briton Life	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union	.....	17·38	17·79	18·25	18·72	19·21	19·71	20·20	20·75	21·29	21·80	22·34
Liverpool & London & Globe	16·79	17·17	17.58	18 00	18·42	18·83	19·30	19·75	20·25	20·71	21·25	21·79
London Assurance	16 58	17·04	17·50	17·96	18·46	19·04	19·63	20·25	20 88	21·58	22·25	22·83
London & Lancashire	.....	14·72	15·15	15·25	15·70	16·20	16·33	16·86	17·40	17·92	18·39	18·89
North British	16·50	16·90	17·30	17·80	18·30	18·80	19·30	19·80	20·40	21·00	21·50	22·00
Queen	16 30	16·70	17·10	17·50	18·00	18·40	18·90	19·40	19·90	20·50	21·10	21·70
† Reliance	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal	17·50	18·00	18·40	18·80	19·30	19·80	20·30	20·80	21·40	21·90	22·50	23·00
Standard	16·09	16·42	16·85	17·29	17·75	18·22	18·71	19·22	19·75	20·30	20·87	21·46
Star	17·55	17·96	18·41	18·92	19·46	20·00	20·61	21·16	21·74	22·32	22·92	23·59
American Companies.												
Ætna	13·03	13·36	13·71	14.07	14·45	14·85	15·27	15·72	16·19	16·68	17·20	17.75
† Equitable	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
† Metropolitan	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Traveler's	13·70	14.00	14 30	14·60	14·95	15·35	15·75	16·15	16·60	17·05	17·55	18·05
† Union Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* This Company is understood to be preparing special tables for Canada.

† These Companies have only mutual rates.

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ANNUAL Premiums for Insurance of $1,000 payable at death—*Continued.*

Without Profits or Non-participating—*Continued.*

Age at Entry.	32	33	34	35	36	37	38	39	40	41	42	43
Canadian Companies.												
Canada	19.50	20·10	20·80	21·60	22·40	23·20	24·00	24 90	25·90	26·90	28·00	29·20
Citizens	20·30	20·90	21·50	22·00	23·00	23·70	24·60	25·40	26·20	27·10	28·00	28·90
Confederation	19·71	20·37	21·07	21·81	22·56	23·37	24·21	25·09	26·04	27·04	28·12	29·26
†Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
†Ontario	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun	18·90	19·50	20·10	20·80	21.50	22·20	22·90	23·70	24·60	25·60	26·60	27·70
Toronto	18·60	19·15	19·80	20·45	21·15	21·85	22·65	23·45	24 35	25·30	26·30	27·35
British Companies.												
*Briton Life	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union	22·87	23·47	24·08	24·76	25·48	26·22	26 96	27·76	28·57	29·40	30·25	31·13
Liverpool & London & Globe	22·38	22·96	23·59	24·25	24·96	25·66	26·46	27·25	28·13	29·05	30·00	31·00
London Assurance	23·42	24·04	24·71	25·42	26·13	26·88	27·67	28·50	29·38	30·33	31·33	32·38
London & Lancashire	19·40	19·98	20·58	21·24	21·93	22·66	23·43	24·23	25·05	25·85	26·65	27·99
North British	22·60	23·20	23·90	24·60	25·30	26·10	26·90	27·80	28·60	29·50	30 30	31·30
Queen	22·30	23·00	23·70	24·40	25·20	26·00	26 90	27·80	28·80	29·90	30·90	32·10
†Reliance	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal	23·60	24·30	24·90	25·50	26·20	26·90	27·70	28·50	29·30	30·20	31·10	32·10
Standard	22·08	22·72	23·39	24·10	24·88	25·60	26·41	27·25	28·15	29·08	30·08	31·13
Star	24·12	24·78	25·40	26·24	27·00	27·82	28·71	29·61	30·49	31·42	32·36	33·29
American Companies.												
Ætna	18·33	18·94	19·59	20·27	21·00	21·76	22·58	23·45	24.37	25·36	26·42	27·55
†Equitable	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
†Metropolitan	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Travelers	18·60	19.15	19·80	20·45	21·15	21·85	22·65	23·45	24·35	25·30	26·30	27·35
†Union Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* This Company is understood to be preparing special tables for Canada.

† These Companies have only mutual rates.

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ANNUAL Premiums for Insurance of $1,000 payable at death—*Continued.*

Without Profits or Non-participating—*Continued.*

Age at Entry.	44	45	46	47	48	49	50	51	52	53	54	55
Canadian Companies.												
Canada	30·40	31·70	33·10	34.60	36.10	37·70	39·40	41·20	43·20	45·30	47·50	49·90
Citizens	29·80	30·80	31·90	33·10	34·50	36·00	37·70	39·60	41·60	43·80	46·00	48·60
Confederation	30·46	31·73	33·07	34·46	35·92	37·49	39·16	40·93	42·81	44·82	46 93	49·19
†Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
†Ontario	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun	28 90	30·10	31·40	32·90	34·40	36·10	37·90	39·80	41·80	43·90	46·20	48·70
Toronto	28 50	29·70	31·00	32·40	33·85	35·45	37·15	38·95	40·85	42·90	45·15	47·60
British Companies.												
*Briton Life	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union	32·05	33 00	34·05	35·22	36·47	37·85	39·37	41·05	42·84	44·75	46·81	49 00
Liverpool & London & Globe	32·09	33·17	34·38	35·59	36·96	38·33	39·83	41 38	43·09	44·83	46·71	48·71
London Assurance	33·54	34·71	36·00	37·29	38 67	40·13	41·67	43·29	45·04	46·88	48·88	50·96
London & Lancashire	28 89	30·67	31 73	32 90	34·20	35·68	37·34	40 04	42·04	44·17	46·44	48 92
North British	32·20	33·20	34·30	35·50	36·80	38·30	39 90	41·70	43·60	45·50	47·70	50 00
Queen	33·30	34·60	35·90	37·20	38·40	39·70	41·00	42·90	44·90	47·00	49 00	51·20
†Reliance	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal	33 20	34·30	35·40	36·70	38·00	39·40	40·80	42·70	44.50	46·50	48·50	50·70
Standard	32·24	33·42	34.68	36·03	37·47	39·01	40 67	42·47	44·42	46·54	48·86	51·41
Star	34·13	35·12	36·58	37·83	39·25	40·83	42·60	44·42	46·42	48·64	50·86	53·40
American Companies.												
Ætna	28 75	30 03	31·39	32·83	34·36	35 98	37·70	39·52	41.45	43·50	45·67	47 98
†Equitable	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
†Metropolitan	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Travelers	28·50	29·70	31·00	32·40	33·85	35·45	37·15	38·95	40·85	42·90	45·15	47·60
†Union Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* This Company is understood to be preparing special tables for Canada.

† These Companies have only mutual rates.

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ANNUAL Premiums for Insurance of $1,000 payable at death—*Continued.*

Without Profits or Non-participating—*Concluded.*

Age at Entry.	56	57	58	59	60	61	62	63	64	65
Canadian Companies.										
Canada	52·40	55·10	58·00	61·00	64·30	.....	.....	.....	.....	.....
Citizens	51·30	54·30	57·40	60·50	63·60	.....	.....	.....	.....	.....
Confederation	51·58	54·12	56·83	59·71	62·76	.....	.....	.....	.....	.....
†Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
†Ontario	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun	51·30	54·20	57·20	60·40	63·90	.....	.....	.....	.....	.....
Toronto	50·30	53·25	56·35	59·65	63·20	.....	.....	.....	.....	.....
British Companies.										
*Briton Life	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union	51·39	53·94	56·69	59·42	62·16	.....	.....	.....	.....	.....
Liverpool & London & Globe	50·83	53·08	55·46	58·05	60·75	63·66	66·75	70·05	73·55	77·33
London Assurance	53·46	56·13	59·00	62·08	65·33	68·79	72·46	73·33	80·46	84·88
London & Lancashire	51 57	54·48	57·51	60·59	63·58	.....	.....	.....	.....	.....
North British	52·20	54·40	56·80	59·20	61·50	.....	.....	.....	.....	.....
Queen	53·70	56·70	59·90	63·50	66·60	.....	.....	.....	.....	.....
†Reliance	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal	53·10	55.80	58·50	61·50	64·50	.....	.....	.....	.....	.....
Standard	54·04	56·76	59·66	62·72	65·96	.....	.....	.....	.....	.....
Star	56·08	58·91	61·99	64·95	67·91	.....	.....	.....	.....	.....
American Companies.										
Ætna	50·44	53·06	55·85	58·82	61·98	.....	.....	.....	.....	.....
†Equitable	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
†Metropolitan	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Travelers	50·30	53·25	56·35	59·65	63·20	.....	.....	.....	.....	.....
†Union Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* This Company is understood to be preparing special tables for Canada.

† These Companies have only mutual rates.

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ANNUAL Premiums for Insurance of $1,000 payable at death.—*Continued.*

With Profits or Participating.

Age at Entry.	20	21	22	23	24	25	26	27	28	29	30	31
Canadian Companies.												
Canada	.....	16·80	17·20	17·70	18·30	19·00	19·60	20·30	21·00	21·60	22·30	23·00
Citizens	16·05	16·45	17·00	17·45	18·00	18·60	19·20	19·80	20·40	21·10	21·60	22·20
Confederation	15 60	16 02	16·46	16 91	17·41	17·93	18·49	19·06	19·64	20·35	20·89	21·57
Mutual	16·70	17·10	17·60	18·10	18·60	19·00	19·60	20·30	21·00	21·60	22·30	23 00
Ontario	16·20	16·60	17·00	17·44	17·92	18·40	18·92	19·44	20·00	20·60	21·20	21·88
Sun	.....	18·10	18·40	18·80	19·20	19·70	20·20	20·70	21 20	21·80	22·50	23·10
† Toronto	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British Companies.												
* Briton Life	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union	.....	19·83	20·28	20·75	21·29	21·84	22·38	22 95	23 55	24·12	24·72	25·29
Liverpool & London & Globe	18·83	19·36	19·80	20·33	20·88	21·46	22·08	22·71	23·38	24·00	24·63	25·21
London Assurance	19·92	20·33	20·67	21 08	21·50	22·00	22·50	23·00	23·58	24·17	24·75	25·33
London & Lancashire	.....	18·04	18·54	19·08	19·64	19·72	20·31	20·96	21·60	22·22	22·81	23·42
North British	19·10	19 50	20·00	20 60	21 10	21·70	22·30	23 00	23·70	24 30	24·90	25·50
Queen	19·40	19·90	20·40	20·90	21·40	21·90	22·40	23·00	23·50	24·10	24·70	25·20
Reliance	.....	17·36	17·87	18·40	18 95	19·51	20·10	20·69	21·30	21·92	22·54	23·20
Royal	19·70	20·20	20·60	21·10	21·60	22·10	22·70	23·20	23.80	24·30	24·90	25 50
Standard	17·42	17·87	18·34	18·82	19·32	19·84	20·37	20·93	21·50	22·10	22·72	23·37
Star	18 68	19·13	19·62	20·16	20·69	21·29	21·86	22.50	23·16	23·77	24·37	24·99
American Companies.												
Ætna Life	17·80	18·26	18·62	19.06	19·51	19·99	20·49	21·01	21·56	22·13	22·73	23·36
Equitable	.....	.....	.....	.....	.....	19·89	20·40	20·93	21·48	22·07	22·70	23 35
Metropolitan	17·74	18·12	18·53	18·96	19·42	19·89	20·40	20·93	21·48	22·07	22·70	23·35
† Travelers	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
‡ Union Mutual	.....	.....	.....	.....	.....	19·95	20·46	21·00	21·56	22·15	22·78	23·44

* This Company is understood to be preparing special tables for Canada.

† These Companies have no participating rates.

‡ These Premiums are for $1,000, payable on attaining the age of 85 or at previous death.

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ANNUAL Premiums for Insurance of $1,000 payable at death—*Continued.*

With Profits or Participating—*Continued.*

Age at Entry.	32	33	34	35	36	37	38	39	40	41	42	43
Canadian Companies.												
Canada	23·60	24·30	25 00	25·70	26·50	27·50	28 50	29·50	30·50	31·50	32·50	33·50
Citizens	22·80	23·50	24·20	25·00	25·80	26·70	27·60	28·60	29·60	30·50	31·50	32·50
Confederation	22·28	23·02	23 82	24·65	25·51	26·42	27 37	28 37	29·43	30·56	31·77	33·07
Mutual	23·60	24·30	25·00	25·70	26·50	27·30	28·10	29·10	30 00	30·60	31·70	33·00
Ontario	22·56	23·28	24·00	24·84	25·68	26 56	27·52	28·52	29·60	30·72	31·96	33·24
Sun	23·80	24·50	25·30	26·10	27·00	27·90	28·90	29·90	31·00	32·10	33·40	34·70
†Toronto	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British Companies.												
*Briton Life	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union	25·89	26·51	27·16	27·88	28·62	29·45	30·33	31·21	32·10	33·00	33·92	34·87
Liverpool & London & Globe	25·88	26·58	27·33	28·13	29·00	29 88	30·80	31·80	32·75	33·75	34·75	35·80
London Assurance	26·00	26 67	27·38	28·13	28·92	29·71	30·58	31·50	32 46	33·46	34·54	35·67
London & Lancashire	24·06	24·75	25·49	26·28	27·11	27·99	28·92	29·89	31·67	32·67	33 67	34·70
North British	26·20	26·90	27 70	28·50	29·30	30·10	31·00	32·00	33·00	34·00	35·00	36·00
Queen	25·90	26·50	27·20	28 00	28·70	29·60	30·50	31·50	32·50	33·20	34·00	34·90
Reliance	23·87	24·55	25·26	26 03	26·81	27·64	28·49	29·38	30·34	31·36	32·46	33·64
Royal	26·10	26·80	27·40	28·10	28·80	29·60	30·40	31·20	32·10	33·00	34 00	35·00
Standard	24·04	24·74	25·47	26·24	27·10	27·87	28·75	29·68	30·65	31·67	32·75	33 89
Star	25·66	26·36	27·12	27·95	28·74	29·61	30·53	31·50	32·45	33·45	34·46	35·51
American Companies.												
Ætna Life	24·02	24·71	25 44	26·21	27·01	27·86	28·76	29·71	30·71	31·78	32·91	34·11
Equitable	24·05	24·78	25·56	26·38	27·25	28·17	29·15	30 19	31 30	32·47	33·72	35 05
Metropolitan	24·05	24·78	25·56	26 38	27·25	28·17	29·15	30·19	31·30	32·47	33·72	35·05
†Travelers	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
‡Union Mutual	24·14	24 88	25·66	26·49	27·37	28·30	29·29	30·34	31·46	32·65	33·91	35·25

* This Company is understood to be preparing special tables for Canada.

† These Companies have no participating rates.

‡ These Premiums are for $1,000, payable on attaining the age of 85, or at previous death.

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ANNUAL Premiums for Insurance of $1,000 payable at death—*Continued.*

With Profits or Participating—*Continued.*

Age at Entry.	44	45	46	47	48	49	50	51	52	53	54	55
Canadian Companies.												
Canada	34·70	35·90	37·00	38·20	39·40	40·90	42·60	44·60	46·70	49·00	51·40	53·90
Citizens	33·60	34·70	35·90	37·30	38 80	40 50	42·40	44·40	46·70	49·20	51·80	54·60
Confederation	34·44	35·87	37 38	38·95	40·61	42·38	44 27	46·27	48·40	50·66	53 05	55 60
Mutual	34·40	35·80	37·30	38·90	40·50	42·30	44·20	46·20	48·30	50 60	53·00	55·60
Ontario	34 64	36 04	37·60	39·24	40 96	42·76	44·72	46·76	48·96	51·24	53·68	56·28
Sun	36·10	37·60	39·20	40·90	42·70	44 60	46·70	48·90	51 30	53·80	56 50	59·40
†Toronto	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British Companies.												
*Briton Life	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union	35·88	36 92	38·10	39·33	40·66	42·18	43·83	45·68	47·67	49·83	52·13	54·60
Liverpool & London & Globe	36·88	38·00	39·30	40·63	42·13	43 83	45·63	47·71	50·00	52·30	54 63	57·33
London Assurance	36 88	38·21	39·58	41·00	42·46	44 04	45·71	47·46	49·33	51·33	53·46	55·71
London & Lancashire	36·26	37·44	39·46	40·89	43·24	45·06	47·09	49·35	51·74	54·29	57·02	59·97
North British	37·20	38·30	39·50	41·00	42·40	44·10	46·00	47·70	49 50	51·40	53·40	55·60
Queen	35·90	37·10	38 50	39·80	41·20	42·80	44·50	46·30	48·30	50 50	52·80	55·00
Reliance	34·85	36·13	37·49	38·96	40·50	42·13	43·84	45·60	47·41	49·24	51·14	53·14
Royal	36·10	37·30	38·50	39·80	41·20	42·60	44·20	46·20	48·30	50·50	52·80	55·30
Standard	35·11	36·40	37 77	39·23	40·80	42·48	44·29	46·25	48·37	50·68	53·21	55·97
Star	36·58	37·71	38·96	40·29	41 79	43·46	45·25	47·30	49·46	51·74	54.16	56·77
American Companies.												
Ætna Life	35·39	36.74	38·17	39·67	41.26	42·93	44·70	46 56	48 53	50 61	52·81	55·14
Equitable	36·46	37·97	39·58	41·30	43·13	45·09	47·18	49·40	51·78	54·31	57·02	59·91
Metropolitan	36·46	37·97	39·58	41·30	43·13	45·09	47·18	49·40	51·78	54·31	57·02	59·91
†Travelers	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
‡Union Mutual	36 69	38·21	39·85	41·59	43·45	45·44	47·56	49·82	52·24	54·83	57·59	60·55

* This Company is understood to be preparing special tables for Canada.

† These Companies have no participating rates.

‡ These Premiums are for $1,000, payable on attaining the age of 85, or at previous death.

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ANNUAL Premiums for Insurance of $1,000 payable at death—*Concluded.*

With Profits or Participating—*Concluded.*

Age at Entry.	56	57	58	59	60	61	62	63	64	65
Canadian Companies.										
Canada	56·60	.....	62·70	.....	68·80	.....	.....	.....	.....	.....
Citizens	57·70	61·00	64·50	68·00	71·50	.....	.....	.....	.....	.....
Confederation	58·31	61·18	64·25	67·50	70·94	.....	.....	.....	.....	.....
Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ontario	59·04	61·96	65·08	68·40	71·96	.....	.....	.....	.....	.....
Sun	62·40	65·30	69·10	72·90	76·90	.....	.....	.....	.....	.....
†Toronto	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British Companies.										
*Brition Life	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union	57·18	59·92	62·84	65·84	68·84	.....	.....	.....	.....	.....
Liverpool & London & Globe	60·13	63·21	66·42	69.71	72·96	76 00	79·30	82·55	86·25	90·38
London Assurance	58·46	61·42	64·54	67·88	71·46	75·21	79·25	83·50	88·00	92·83
London & Lancashire	62·14	65·39	68·94	72·53	76·06	.....	.....	.....	.....	.....
North British	57·90	60·40	63·00	65·50	68·10	.....	.....	.....	.....	.....
Queen	57·20	59·70	62·30	65·40	68·90	.....	.....	.....	.....	.....
Reliance	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal	58·00	60·90	64·00	67·20	70·70	.....	.....	.....	.....	.....
Standard	58 84	61·81	64·96	68·20	71·81	.....	.....	.....	.....	.....
Star	59·61	62·71	65·92	69·16	72·37	.....	.....	.....	.....	.....
American Companies.										
Ætna Life	57·61	60·22	63·00	65·94	69·07	.....	.....	.....	.....	.....
Equitable	63·00	66·29	69·82	73·60	77·63	81·96	86·58	91·54	96·86	102·55
Metropolitan	63·00	66·29	69·82	73·60	77·63	81·96	86·58	91·54	96·86	102·55
†Travelers	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
‡Union Mutual	63·71	67·10	70·73	74·62	78·80	83·28	88·10	93·29	98·87	104·91

* This Company is understood to be preparing special tables for Canada.

† These Companies have no participating rates.

‡ These Premiums are for $1,000, payable on attaining the age of 85, or at previous death.

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List of Insurance Companies, Licensed to do Business in Canada under the Insurance Acts of 1875 and 1877, as at 30th June, 1879.

Name of the Company.	Chief Agent to receive process.	Amount of Deposit with Receiver General. Par Value.	Amount of Deposit with Receiver General. Accepted Value.	Description of Insurance Business for which licensed.
		$ cts.	$ cts.	
The Accident Insu. Co. of Canada	Edward Rawlings, Manager, Montreal	23,783 00	20,000 00	Accident.
The Ætna Insu. Co. of Hartford	Robert Wood, General Agent, Montreal	100,071 00	96,571 00	Fire and Inland Marine.
The Ætna Life Insu. Co. of Hartford	Wm. H. Orr, Manager, Toronto	159,000 00	159,000 00	Life.
The Agricultural Insu. Co. of Watertown, N.Y.	Jno. Fisher, Chief Agent, Cobourg	100,000 00	100,000 00	Fire.
The Anchor Marine Insu. Co	Hugh Scott, Agent, Toronto	56,000 00	50,400 00	Inland Marine.
The British America Assu. Co., Toronto	F. A. Ball, Manager, Toronto	61,000 00	54,900 00	Fire and Inland Marine.
The Briton Life Asso. (Limited)	J. B. M. Chipman, Chief Agent, Montreal	54,993 00	54,993 00	Life.
The Canada Fire and Marine Insu. Co	Chas. D. Cory, Manager, Hamilton	53,400 00	50,000 00	Fire and Inland Marine.
The Canada Guarantee Co	Edward Rawlings, Manager, Montreal	57,133 00	51,000 00	Guarantee.
The Canada Life Assu. Co., Hamilton	A. G. Ramsay, Manager, Hamilton	60,000 00	54,000 00	Life.
The Canadian Steam Users Insu. Asso.	W. B. McMurrich, Agent, Toronto	10,500 00	10,500 00	Steam Boilers, &c.
The Citizens' Insu. Co. of Canada	Gerald E. Hart, Chief Agent, Montreal	56,000 00	50,400 00	Life and Accident.
The Citizens' Insu. Co. of Canada	Gerald E Hart, Chief Agent, Montreal	56,000 00	50,400 00	Fire and Inland Marine.
The Commercial Union Assu. Co. of London, Eng	Fred. Cole, General Agent, Montreal.	206,924 00	206,924 00	Fire and Life.
The Confederation Life Asso. of Canada	J. K. Macdonald, Managing Director, Toronto	86,300 00	77,650 00	Life
The Dominion Fire and Marine Insu. Co., Hamilton	F. R. Despard, Manager, Hamilton	50,000 00	50,000 00	Fire and Inland Marine.
The Equitable Life Assu. So. of the United States, N.Y.	R. W. Gale, Manager, Montreal	105,000 00	105,000 00	Life.
The Guardian Fire and Life Assu. Co., London, Eng.	Robt. Simms & Co., and Geo. Denholm, Gen. Agents, Montreal	100,343 00	100,343 00	Fire.
The Hartford Fire Insu. Co., Hartford	Robt. Wood, General Agent, Montreal	85,840 00	100,000 00	Fire.
The Imperial Insu. Co. of London, Eng	W. H. Rintoul, Agent, Montreal	100,069 00	100,069 00	Fire.
The Isolated Risk and Farmers' Fire Insu. Co. of Canada	(Name changed to Sovereign Fire Insurance Co. See below.)			
The Lancashire Insu. Co	S. C. Duncan-Clark, Chief Agent, Toronto	100,000 00	100,000 00	Fire.
The Liverpool and London and Globe Insu. Co	G. F. C. Smith, Chief Agent, Montreal	160,033 00	145,580 00	Fire and Life.
The London Assu. Corporation, Eng	R. H. Stephens & C. C. Foster, Ag'ts, Mont.	150,000 00	150,000 00	Fire and Life.
The London and Lancashire Life Assu. Co	William Robertson, Manager, Montreal	100,000 00	100,000 00	Life.
The London Mutual Boiler Insu. Company	Wm. Rowland, Agent, Toronto	10,707 00	10,707 00	Steam Boiler, &c.
The London Mutual Fire Insu. Co. of Canada, London, Ont	D. C. Macdonald, Secretary, London	30,000 00	30,000 00	Fire.
The Merchants' Marine Insu. Co	Jas. K. Oswald, Manager, Montreal	53,000 00	50,000 00	Inland Marine.
The Metropolitan Life Insu. Co. of New York	Thos. A. Temple, General Agent, St. John, N.B.	100,000 00	100,000 00	Life.
The Mutual Life Asso. of Canada	J. Turner, President, Hamilton	55,646 00	50,081 00	Life.
The National Insu. Co., Montreal	Henry Lye, Secretary, Montreal	56,000 00	50,400 00	Fire.
The North British and Mercantile Insu. Co	Macdougall & Davidson, Gen. Agents, Mont'l	162,000 00	150,800 00	Fire and Life.
The Northern Assu. Co. of Aberdeen and London	Taylor Bros., General Agents, Montreal	100,000 00	100,000 00	Fire.

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LIST of Insurance Companies, Licensed to do Business in Canada under the Insurance Acts of 1875 and 1877, &c.—*Continued.*

Name of the Company.	Chief Agent to receive process.	Amount of Deposit with Receiver-General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$ cts.	$ cts.	
The Ontario Mutual Life Assu. Co.	Wm. Hendry, Manager, Waterloo	56,225 00	50,602 00	Life.
The Phenix Insu. Co. of Brooklyn	Robert Hampson, Agent, Montreal	100,000 00	100,000 00	Fire and Inland Marine.
The Phœnix Fire Assu. Co, London, Eng	Gillespie, Moffatt & Co., Gen. Agents, Mont'l	100,297 00	100,297 00	Fire.
The Quebec Fire Assu. Co	J. G Clapham, President, Quebec	100,200 00	98,680 00	Fire.
The Queen Fire and Life Insu. Co., Eng	A M. Forbes & H. J. Mudge, Chief Agents, Montreal	151,100 00	151,100 00	Fire and Life.
The Reliance Mutual Life Assu. Co., London, Eng	Fred. Stancliffe, Resident Secretary, Montreal	100,000 00	100,000 00	Life.
The Royal Canadian Insu. Co.	Arthur Gagnon, Secretary, Montreal	56,000 00	50,400 00	Fire and Inland Marine.
The Royal Insu. Co.	M. H Gault & Wm Tatley, Chief Agents, Montreal	320,848 00	320,848 00	Fire and Life.
The Scottish Commercial Insu. Co. of Glasgow	Lawrence Buchan, Resident Sec'y, Toronto	107,923 00	101,997 00	Fire.
The Scottish Imperial Insu. Co	Taylor Bros., General Agents. Montreal	103,825 00	101,275 00	Fire.
The Sovereign Fire Insu. Co. of Canada	John Maughan, jun., Secretary, Toronto	100,904 00	90,814 00	Fire.
The Standard Life Assu. Co., Scotland	W. M. Ramsay, Manager, Montreal	165,000 00	148,500 00	Life.
The Star Life Assu. So. of England	A. W. Lauder, General Treasurer, Toronto	100,343 00	100,343 00	Life.
The Sun Mutual Life Insu. Co. of Montreal	M. H. Gault, Manager Director, Montreal	56,000 00	50,400 00	Life and Accident.
The Toronto Life Assu. and Tontine Co.	Arthur Harvey, Manager, Toronto	29,400 00	26,460 00	Life and Accident.
The Travelers' Insu. Co of Hartford, Conn.	Thos. Simpson, Agent, Montreal	129,000 00	126,100 00	Life and Accident.
The Union Mutual Life Insu. Co. of Maine	Wm. Mulock, Agent, Toronto	110,000 00	110,000 00	Life.
The Western Assu. Co., Toronto	Bernard Haldan, Managing Director, Toronto	57,200 00	51,480 00	Fire and Inland Marine.

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The following Life Insurance Companies having ceased to transact new business in Canada, are entitled under Section 17 of the Consolidated Insurance Act of 1877, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Insurance Acts of 1868 and 1871.

Name of the Company.	Chief Agent to receive process.	Amount of Deposit with Receiver-General,		Business.
		Par Value.	Accepted Value.	
		$ cts.	$ cts.	
The Briton Medical and General Life Asso., London, Eng.	Jas B. M. Chipman, Manager, Montreal	100,343 00	100,343 00	Life.
The Connecticut Mutual Life Insu. Co. of Hartford	Robt. Wood, General Agent, Montreal	140,000 00	140,000 00	Life.
The Edinburgh Life Assu. Co.	David Higgins. Chief Agent, Toronto	150,515 00	150,515 00	Life.
The Life Asso. of Scotland	George W. Ford, Chief Agent, Montreal	150,000 00	150,000 00	Life.
The National Life Insu. Co. of the U.S. of A	Thos. C. Livingston, Hamilton	100,000 00	100,000 00	Life.
The New York Life Insu. Co.	F. W. Campbell, M.D., Attorney, Montreal	100,000 00	100,000 00	Life.
The North Western Mutual Life Insu. Co. of Milwaukee.	M. W. Mills, Chief Agent, Toronto	100,000 00	100,000 00	Life.
The Phœnix Mutual Life Insu. Co., Hartford	A. R. Bethune, General Agent, Montreal	105,000 00	105,000 00	Life.
The Positive Gov. Security Life Assu. Co. (limited) Eng.	John Taylor, Secretary, Montreal	15,707 00	15,707 00	Life.
The Scottish Amicable Life Assu. So.	Geo. Wm. Ford, General Agent, Montreal	150,000 00	150,000 00	Life.
The Scottish Provident Institution	James Croil, Agent, Montreal.	100,343 00	100,343 00	Life.
The Scottish Provincial Assu. Co	Geo. W. Ford, Secretary, Montreal	150,790 00	150,790 00	Life.
The United States Life Insu. Co		70,000 00	70,000 00	Life.

NOTE.—The Atlantic Mutual Life Insurance Co., Albany, N.Y., is in the hands of a Receiver in the State of New York, and has been pronounced insolvent and an Assignee appointed by the Court of Chancery of Ontario. The deposit in hands of Receiver-General is Dominion Stock $80,292, and cash interest collected, $9,635.12.

The Stadacona Insurance Company, Quebec, has ceased for the present to transact new business of Fire and retired from Life Insurance altogether. The deposit with Receiver-General is, $58,000 Municipal Securities, $400 Dominion Stock. *Accepted at* $52,600.

The Globe Mutual Life Insurance Company of New York has been declared insolvent both in the United States and Canada, and Jas. D. Fish of New York has been appointed Receiver by the United States Courts, and W. C. Wells, of Montreal, has been appointed Assignee by the Superior Court of Lower Canada, Montreal, for the Canadian business of the Company. The Deposit of the Company with the Government is $100,000 U.S. Bonds.

The Ottawa Agricultural Insurance Company has ceased transacting new business and has re-insured all its outstanding risks in the Agricultural Insurance Company of Watertown, N.Y., and is making arrangements to pay off its outstanding losses and wind up the affairs of the Company. The deposit with the Government is $50,000 cash.

The Total Deposit of all Companies with the Government being $6,335,037.19, par value.

J. B. CHERRIMAN,
Superintendent of Insurance.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 30th June, 1879.

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STATEMENTS

MADE BY

FIRE AND INLAND MARINE INSURANCE COMPANIES,

IN COMPLIANCE WITH THE INSURANCE ACTS OF 1875 AND 1877.

12 —1

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LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **FIRE INSURANCE** BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31ST DECEMBER, 1878.

The Ætna Insurance Company of Hartford, Conn.
The Agricultural Insurance Company of Watertown, N.Y.
The British America Assurance Company, Toronto.
The Canada Fire and Marine Insurance Company, Hamilton.
The Citizens' Insurance Company of Canada.
The Commercial Union Assurance Company of London, England.
The Dominion Fire and Marine Insurance Company, Hamilton.
The Guardian Fire and Life Assurance Company, London, England.
The Hartford Fire Insurance Company, Hartford, Conn.
The Imperial Insurance Company of London, England.
The Isolated Risk and Farmers' Fire Insurance Company of Canada.
The Lancashire Insurance Company.
The Liverpool and London and Globe Insurance Company.
The London Assurance Corporation.
The London Mutual Fire Insurance Company of Canada, London, Ont.
The National Insurance Company, Montreal.
The North British and Mercantile Insurance Company.
The Northern Assurance Company of Aberdeen and London.
The Ottawa Agricultural Insurance Company.
The Phenix Insurance Company of Brooklyn.
The Phœnix Fire Assurance Company, London, England.
The Quebec Fire Assurance Company.
The Queen Fire and Life Insurance Company, England.
The Royal Canadian Insurance Company.
The Royal Insurance Company of England.
The Scottish Commercial Insurance Company of Glasgow.
The Scottish Imperial Insurance Company.
The Western Assurance Company, Toronto.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **INLAND MARINE** INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31ST DECEMBER, 1878.

The Ætna Insurance Company of Hartford, Conn.
The Anchor Marine Insurance Company, Toronto.
The British America Assurance Company, Toronto.
The Canada Fire and Marine Insurance Company, Hamilton.
The Citizens' Insurance Company of Canada.
The Dominion Fire and Marine Insurance Company, Hamilton.
The Merchants Marine Insurance Company of Canada, Montreal.
The Phenix Insurance Company of Brooklyn.
The Royal Canadian Insurance Company, Montreal.
The Western Assurance Company, Toronto.

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THE ÆTNA INSURANCE COMPANY, HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—LUCIUS J. HENDEE. | *Secretary*—JOTHAM GOODNOW.

Principal Office—Hartford, Conn. Incorporated, June, 1819.

Head Office in Canada—Montreal. | *Chief Agent*—ROBT. WOOD.

(*Commenced Business in Canada*, 1821.)

CAPITAL.

Amount of capital authorized	$5,000,000 00
do Subscribed and paid up in cash	3,000,000 00

ASSETS IN CANADA.

Stocks, Bonds, &c., held by the Company, viz.:—

	Par value.	Market value.
Dominion 6 per cent. stock	$ 5,070 69	$ 5,070 69
City of Montreal Consolidated 6 per cent. stock	13,000 00	13,390 00
do Bonds	22,000 00	22,660 00
Stock.—Molson's Bank	13,000 00	10,530 00
City Bank, Montreal	13,500 00	7,830 00
La Banque du Peuple	1,650 00	1,006 50
Jacques Cartier Bank	7,000 00	2,240 00
Ontario Bank	15,840 00	10,771 20
Merchants' Bank	12,000 00	9,480 00
Union Bank, Lower Canada	2,900 00	1,595 00
Bank of Montreal	3,800 00	5,282 00
Canadian Bank of Commerce	2,300 00	2,323 00
Total par and market value	$112,060 69	$92,178 39

Carried out at market value	$92,178 39
All the above being in deposit with the Receiver General.	
Cash in Bank of Montreal at Ottawa	3,296 93
Agents' balances	8,981 64
Total assets in Canada	$104,456 96

LIABILITIES IN CANADA.

Net amount of fire losses adjusted but not due	$3,750 00	
do do claimed or reported, but not adjusted	1,975 00	
do do resisted and in suit	500 00	
Total net amount of unsettled claims for fire losses in Canada		$6,225 00
Reserve of unearned premiums for all outstanding risks in Canada, viz.:		
Fire	$49,168 25	
Inland Marine	1,215 00	
Total reserve of unearned premiums for risks in Canada		50,383 25
Total liabilities in Canada		$56,608 25

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ÆTNA FIRE—*Continued.*

INCOME IN CANADA.

Gross cash received for fire premiums	$126,199 89	
Deduct re-insurance, rebate, abatement and return-premiums	7,299 33	
Net cash received for fire premiums	$118,900 56	
do do inland marine premiums	2,430 00	
Total net cash received for premiums in Canada		$121,330 56
Received for interest and dividends		2,404 26
Total cash income in Canada		$123,734 82

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $3,737.37)	$ 2,970 67	
Paid for fire losses occurring during the year	60,194 97	
Total net amount paid during the year for fire losses		$63,165 64
Paid for commission or brokerage		13,841 57
do Taxes in Canada		866 82
do General expenses		2,416 94
Total cash expenditure in Canada		$80,290 97

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount. $	Premiums. $ cts.
Gross policies in force at date of last statement	9,497,920	110,635 04
Taken during the year, new and renewed	10,856,394	126,199 89
Total	20,354,314	236,834 93
Deduct terminated	11,978,764	138,298 43
Gross and net in force at 31st December, 1878	8,375,550	98,536 50
Inland Marine Risks in Canada.		
Taken during the year	54,600	2,430 00
Gross and net in force at 31st December, 1878	54,600	2,430 00

Total number of policies in force in Canada at date (no return.)	
Total net amount in force	$8,430,150 00
Total premiums thereon	100,966 50

Subscribed and sworn to, 24th January, 1879, by

ROBERT WOOD.

(Received 25th January, 1879.)

GENERAL STATEMENT, 31st DECEMBER, 1878.

ASSETS.

Real estate, unincumbered	$ 365,000 00
Cash on hand and in Bank	592,393 23
Cash in hands of Agents and in transit	330,193 73
Loans on bond and mortgage	86,920 00
Loans on collateral security	4,080 00
Stocks and bonds, market value	5,476,023 69
Accrued interest	8,912 14
Total assets	$6,863,522 79

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ÆTNA FIRE—*Concluded.*

LIABILITIES.

Losses adjusted and not due	$ 44,638 66
Losses unadjusted, in suspense, waiting for further proof	155,735 34
Miscellaneous accounts	500 00
Amount of unearned premiums	1,185,082 29
Total liabilities	$1,385,956 29

LUCIUS J. HENDEE,
President.

JOTHAM GOODNOW,
Secretary.

HARTFORD, 1st January, 1879.

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THE AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JOHN A. SHERMAN. | *Secretary*—ISAAC MUNSON.

Principal Office—Watertown, N.Y.

Agent in Canada—JOHN FISHER. | *Head Office in Canada*—Cobourg, Ont.

Organized or incorporated, Feb., 1853; commenced business in Canada, Oct. 1, 1878, by taking over the outstanding risks of the Canada Agricultural Insurance Co., Insolvent.

CAPITAL.

Amount of capital authorized, subscribed for, and paid up in cash.....	$200,000 00

ASSETS IN CANADA.

U.S. Registered 4 per cent. Bonds in deposit with Receiver-General...	$100,000 00

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	$ 1,700 00
Reserve of unearned premiums for all outstanding risks in Canada.....	26,073 32
Total liabilities in Canada.....	$27,773 32

INCOME IN CANADA.

Gross cash received for premiums.....	$31,582 25	
Deduct re-insurance, rebate, abatement and return-premiums.....	772 25	
Total net cash received for premiums.....		$30,810 00
Bills and notes received during the year for premiums and remaining unpaid, $8,417.75.		
Total income in Canada.....		$30,810 00

EXPENDITURE IN CANADA.

Net amount paid for losses occurring during the year.....	$1,196 31
Total expenditure in Canada.....	$1,196 31

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums thereon.
Taken during the year.....	$20,725,299	$40,000 00
Deduct terminated.....	2,510,916	692 08
Gross and net in force at 31st Dec., 1878...	$18,214,383	$39,307 92

Total number of policies in force in Canada at date.—No Return.

Total net amount in force.....	18,214,383 00
Total premiums thereon.....	39,307 92

Subscribed and sworn to, 28th February, 1879, by

JOHN FISHER.

(Received 1st March, 1879.)

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AGRICULTURAL OF WATERTOWN—*Concluded.*

GENERAL STATEMENT, TO 31ST DECEMBER, 1878.

(*As returned to the Superintendent of Insurance, State of New York.*)

ASSETS.

Real estate	$153,560 34
Loans on bond and mortgage	517,861 81
Interest due and accrued on said bond and mortgage loans	21,353 07
Stocks and bonds held by the company, par value $153,100, market value	152,225 00
Interest due and accrued on above stocks and bonds	3,579 19
Loans on collateral security of stock, &c., of par value $99,194.82, market value $122,808.82; amount loaned	76,366 55
Interest due and accrued thereon	4,739 94
Cash on hand and in banks	131,860 92
Gross premiums in course of collection	72,520 70
Bills receivable	15,821 47
Other assets	175 00
Total assets	1,150,063 99

LIABILITIES.

Net amount of unpaid losses	$ 51,172 25
Unearned premiums	681,977 62
Dividends to stockholders remaining unpaid	268 50
Total liabilities, except capital stock	733,418 37
Capital stock paid up in cash	$200,000 00
Surplus beyond liabilities and capital stock	216,645 62

INCOME.

Net cash received for premiums	$503,108 99
Received for interest and dividends	49,064 65
do rents	4,915 50
Total cash income	557,089 14

EXPENDITURE.

Net amount paid for losses	$265,342 63
Dividends paid stockholders	20,316 51
Commission or brokerage	91,676 14
Salaries, fees, &c	67,519 22
Taxes	9,148 07
Miscellaneous	54,355 95
Total cash expenditure	508,358 51

JOHN A. SHERMAN, *President.*

ISAAC MUNSON, *Secretary.*

WATERTOWN, 20th February, 1879.

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THE ANCHOR MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—Hon. W. P. HOWLAND, C.B. | *Secretary and Agent*—HUGH SCOTT.

Principal Office—Ontario Hall, Church Street, Toronto.

(Incorporated, 35 Vic., Cap. 103. 11th June, 1872. Commenced business in Canada 31st March, 1874.)

CAPITAL.

Amount of Joint Stock Capital authorized	$500,000 00
Amount subscribed for	478,100 00
Amount paid up in cash	49,055 00

(*For List of Stockholders, see Appendix.*)

ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate	$10,000 00
Interest accrued and unpaid on said loan	844 00

Stocks and Bonds held by the Company.

	Par Value.	Market Value.
Cobourg Debentures	$5,000 00	$5,000 00
Milton do	5,000 00	4,500 00
Streetsville do	2,000 00	1,800 00
St. Thomas do	5,000 00	4,500 00
Port Hope do	19,000 00	19,000 00
Orangeville do	20,000 00	18,000 00
Dominion Telegraph, 20 shares of $50	1,000 00	700 00
Total par and market value	$57,000 00	$53,500 00

Carried out at market value	$53,500 00
Cash deposited in Bank of Ontario	19,703 98
Interest accrued and unpaid on stocks	356 00
Agents' balances	4,134 32
Bills receivable	33,345 55
Sundry debtors, including amounts due from other Companies	9,861 57
Gross assets	$131,745 42

Amount which should be deducted on account of bad or doubtful debts and securities, viz. :—

From bills receivable	$850 00	
Sundry debtors	150 00	
		1,000 00
Total assets		$130,745 42

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ANCHOR MARINE—*Continued.*

LIABILITIES.

Net amount of losses reported or supposed, but not claimed, viz.:—		
Inland Marine	$2,700 00	
Ocean	13,000 00	
		$15,700 00
Reserve of unearned premiums for all outstanding risks in Canada, viz:—		
Inland Marine	$1,335 13	
Ocean	18,126 72	
		19,461 85
Miscellaneous accounts and Bills payable, not due		2,489 31
Total liabilities, excluding capital stock		$37,651 16
Capital stock paid up		$49,055 00
Surplus beyond all liabilities and paid up capital stock		44,039 26

INCOME.

For Inland Marine Risks.

Gross premiums received in cash	$40,979 92	
Gross cash received on bills or notes taken for premiums	5,329 02	
Gross cash received for premiums	$46,308 94	
Deduct re-insurance, rebate, abatement and return-premiums	14,483 56	
Net cash received for said premiums	$31,825 38	

Bills and notes received during the year for Inland Marine premiums and remaining unpaid, $1,251.25.

For Ocean Risks.

Gross premiums received in cash	$11,924 88	
Gross cash received on bills and notes taken for premiums	20,002 36	
Gross cash received for premiums	$31,927 24	
Deduct re-insurance, &c.	4,997 37	
Net cash received for said premiums	$26,929 87	

Bills and notes received during the year for Ocean premiums, and remaining unpaid, $29,595.35.

Total net cash received for premiums	$58,755 25
Received for interest on bonds and mortgages	435 47
Received for interest and dividends on stocks, &c.	3,795 40
Total	$62,986 12
Received for calls on capital	96 95
Total cash income	$63,083 07

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ANCHOR MARINE—*Concluded.*

EXPENDITURE.

For Inland Marine Risks.

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $2,000)	$4,243 71	
Less savings and salvage	258 12	
Net amount paid for said losses	$3,985 59	
Paid for losses occurring during the year	$22,881 09	
Less received for re-insurances	8,812 93	
Net amount paid for said losses	$14,068 16	
Total net amount paid during the year for Inland Marine losses		$18,053 75
do do Ocean do		14,541 22
Amount of dividends paid during the year (at 10 per cent)		4,777 80
Paid or allowed for commission or brokerage		16,150 00
Paid for salaries, fees, and all other charges of officials		5,805 00
Paid for taxes		40 81
Miscellaneous payments, viz.:—Travelling expenses, $900.65; exchange, $149.96; telegraphing, $202.50; rent, $750.00; registers and subscriptions to Underwriters' Board, $585.15; auditing and inspection, $348.69; printing, $249.42; books, stationery, &c., $879.05		4,065 42
Total cash expenditure		$63,434 00

RISKS AND PREMIUMS.

Inland Marine Risks.

	No.	Amount.	Premiums.
Policies in force at date of last statement	12	$ 41,000	$2,805 00
Taken during the year	3955	10,192,785	41,654 65
Total	3967	10,233,785	44,459 65
Deduct terminated	3936	10,132,185	40,807 63
Gross in force at end of year	31	101,600	3,652 02
Deduct re-insured	.....	20,250	981 75
Net in force at 31st December, 1878	31	81,350	2,670 27

Ocean Risks.

Policies in force at date of last statement	8	$ 37,500	$ 4,007 50
Taken during the year	1768	3,393,064	54,333 98
Total	1776	3,430,564	58,341 48
Deduct terminated	1644	3,111,099	38,889 61
Gross in force at end of year	132	319,465	19,451 87
Deduct reinsured		51,821	1,325 15
Net in force 31st December, 1878	132	267,644	18,126 72

Total number of policies in force at date	163	
Total net amount in force		$348,994 00
Total premiums thereon		20.796 99

Subscribed and sworn to, 28th February, 1879, by

WM. P. HOWLAND,
President.

HUGH SCOTT,
Secretary.

(Received, 3rd March, 1879.)

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THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Governor—P. PATERSON. | *Manager*—FRED. A. BALL.

Principal Office—Toronto.

(Organized and commenced business in Canada, 1833.)

CAPITAL.

Amount of Joint Stock Capital authorized, subscribed for and paid up in Cash $500,000 00

(*For list of Stockholders, see Appendix.*)

ASSETS.

Value of real estate (less encumbrances) held by the Company, viz.:—

Company's new premises corner of Front and Scott streets, Toronto, occupied as warehouses and offices	$113,063 26
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate	18,063 75
Loans as above on which more than one year's interest is due, and for which judgment has not been obtained—first liens	4,800 00
Interest due and unpaid on said loans	1,731 87

Stocks and bonds held by the Company:—

	Par Value.	Market Value.
City of Toronto Debentures } In deposit with Receiver General.	$ 24,000 00	$ 23,760 00
do Hamilton do } In deposit with Receiver General.	6,000 00	5,460 00
Village of Port Perry do } In deposit with Receiver General.	11,000 00	9,900 00
County of Middlesex do } In deposit with Receiver General.	20,000 00	20,200 00
City of Hamilton Debentures	540 00	432 00
Town of Sarnia do	5,000 00	4,875 00
Village of Yorkville do	1,000 00	1,000 00
Township of West Gwillimbury Debentures	820 00	779 00
Hamilton Bank Stock	3,500 00	3,430 00
Toronto Bank Stock	10,000 00	11,900 00
Canadian Bank of Commerce Stock	24,000 00	24,480 00
Dominion Bank Stock	10,000 00	11,500 00
Ontario do	11,800 00	8,024 00
Federal do	4,200 00	4,200 00
Canadian Permanent Loan and Savings Company Stock	19,500 00	34,027 50
Imperial Building Society Stock	5,000 00	5,500 00
Farmers' Loan and Savings Company Stock	1,600 00	1,792 00
Ontario Savings and Investment Society Stock	5,000 00	6,250 00
Western Canada Loan and Savings Company Stock	6,200 00	8,990 00
Huron and Erie Savings and Loan Company Stock	40,950 00	54,054 00
Canada Landed Credit Company Stock	2,605 00	3,386 50
Freehold Loan and Savings Company Stock	12,600 00	18,596 00
*Deposited in the United States for benefit of policy-holders in United States only:—		
United States Government Bonds	450,000 00	505,187 50
Dominion do	50,000 00	50,750 00
Deposit, State of Mississippi	15,000 00	15,000 00
Total par and market value	740,315 00	833,213 50

Carried out at market value	833,213 50
Cash on hand at head office	36,594 04

* Deposited as follows:—

New York	$200,000	U.S. Bonds.
Ohio	100,000	do
California	100,000	do
Virginia	25,000	do
Georgia	25,000	do
Mississippi	15,000	Cash.
Trustees in New York	50,000	Dominion Stock.

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BRITISH AMERICA—*Continued.*

Cash in Banks, namely:—

Canadian Bank of Commerce	$45,572 20	
Bank of Montreal	1,026 63	
Fidelity Trust Safe Deposit and Insurance Co.	380 81	
Total		46,979 64
Interest due and unpaid on stock		3,527 93
Interest accrued and unpaid on stocks		900 00
Agents' balances		69,667 42
Bills receivable		37,224 82

(Amount of same overdue, not included in above, $1,732.89.)

Sundry, viz.:—

Office furniture	$ 5,654 54	
Salvage property and claims on losses paid	4,054 06	
Rents due and accrued	474 07	
		10,182 77
Total assets		1,175,949 00

LIABILITIES.

1. *Liabilities in Canada.*

Net amount of losses adjusted but not due—Ocean		$574 24	
Net amount of losses claimed but not adjusted—Inland Marine		58 54	
Net amount of losses reported, or supposed but not claimed:—			
Fire	$ 4,365 73		
Inland Marine	200 00		
Ocean	12,221 78		
		16,787 51	
Amount of losses resisted:—			
Not in suit—Fire (incurred previous to 1878)		$1,000 00	
Total net amount of unsettled claims for losses in Canada			18,420 29
Reserve of unearned premiums for all outstanding risks in Canada, viz.:—			
Fire		$98,878 08	
Inland Marine		143 89	
Ocean		27,241 00	
Total reserve of unearned premiums for risks in Canada			126,262 97
Dividends declared and due, but unpaid			1,512 57
do but not yet due			25,000 00
Due and accrued for commissions, &c.			5,176 70
Total liabilities, excluding capital stock, in Canada			176,372 53

2. *Liabilities in other Countries.*

Net amount of losses adjusted but not due:—		
Fire	$3,358 00	
Net amount of losses claimed but not adjusted, and reported or supposed, but not claimed:—		
Fire	$42,832 32	
Net amount of losses reported or supposed, but not claimed:—		
Inland Marine	354 25	
Net amount of losses resisted:—		
In suit—Fire	$2,500 00	
Not in suit—Inland Marine	800 00	
In suit—Inland Marine	1,000 00	
	1,800 00	

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BRITISH AMERICA—*Continued.*

Total net amount of unsettled claims for losses in other countries..... (Of which, $5,000 of the fire and all the inland marine were incurred previous to 1878)		50,844 57
Reserve of unearned premiums, viz :—		
Fire	$255,837 07	
Inland Marine	1,803 14	
Total		257,640 21
Due and accrued for commission, &c		6,265 40
Total liabilities in other countries		314,750 18
Total liabilities (excluding capital stock) in all countries		491,122 71
Capital stock paid up		500,000 00
Surplus beyond all liabilities and paid up capital stock		184,826 29

INCOME.

For Fire Risks.	In Canada.	In other Countries.
	$ cts.	$ cts.
Gross cash received for premiums	196,227 00	495,033 64
Deduct re-insurance, rebate, abatement and return premiums	22,220 97	57,366 95
Net cash received for Fire premiums	174,006 03	437,666 69
Bills and notes received during the year for fire premiums and remaining unpaid, $7,712 19		
For Inland Marine Risks.		
Gross premiums received in cash	10,045 89	14,749 98
Gross cash received on bills or notes taken for premiums	4,686 22	300 00
Gross cash received for premiums	14,732,11	15,049 98
Deduct re-insurance, &c	2,894 38	2,805 36
Net cash received for Inland Marine premiums	11,837 73	12,244 62
Bills and notes received during the year for Inland Marine premiums and remaining unpaid, $3,846 42		
For Ocean Risks.		
Gross premiums received in cash	26,394 01	2,246 53
Gross cash received on bills and notes taken for premiums	30,162 42	.....
Gross cash received for premiums	56,556 43	2,246,53
Deduct re-insurance, &c	9,281 23	.....
Net cash received for Ocean premiums	47,275 10	2,246 53
Total net cash received for premiums	233,118 86	452,157 84

Total net cash received for premiums in all countries	$685,276 70
Received for interest on bonds and mortgages	2,365 05
" " and dividends on stocks and all other sources	45,311 33
Rent	9,138 09
Total	742,091 17
Received for increased capital	1,910 00
Total cash income	$744,001 17

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BRITISH AMERICA—*Continued.*

EXPENDITURE.

For Fire Risks.	In Canada.	In other Countries.
	$ cts.	$ cts.
Paid during the year for losses occurring in previous year (which losses were estimated in last statement at $60.931.04)	16,268 21	48,123 60
Less savings and salvage	.....	3,090 16
Also, less amount received for re-insurance	2,500 00	.....
Net amount paid for said losses	13,786 21	45,033 44
Paid for losses occurring during the year	63,958 66	222,018 82
Less received for re-insurance	4,191 68	2,674 65
Net amount paid for said losses	59,766 98	219,344 17
Total net amount paid during the year for Fire losses	73,553 19	264,377 61
For Inland Marine Risks.		
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $4,776.39)	4,776 39	.....
Paid for losses occurring during the year	4,620 15	3,024 95
Less amount received for re-insurance	2,324 32	.....
Net amount paid for said losses	2,295 83	3,024 95
Total net amount paid during the year for Inland Marine losses	7,072 22	3,024 95

Total net amount paid during the year for fire and Inland Marine losses, viz.:—

In Canada	$ 80,625 41	
In other Countries	267,402 56	
Total		$348,027 97
Net amount paid during the year for ocean losses (Of which $9,353.83 accrued in 1877.)		38,594 91
Paid for dividends on capital stock at 10 per cent.		49,724 53
Commission or brokerage		128,291 21
Salaries, fees and all other charges of officials		30,383 46
Taxes		13,219 48
Miscellaneous expenses		66,784 83
Total cash expenditure		675,026 39

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BRITISH AMERICA—*Concluded.*

RISKS AND PREMIUMS.

	In Canada. Amount.	Premium.	In other Countries. Amount.	Premium.	Total in all Countries. Amount.	Premium.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	16,519,545	195,138 48	34,686,650	413,617 13	51,206,195	608,755 61
Taken during the year—new and renewed	19,664,172	187,045 15	55,539,464	480,903 54	75,203,636	667,948 69
Total	36,183,717	382,183 63	90,226,114	894,520 67	126,409,831	1,276,704 30
Deduct terminated	16,432,115	173,680 46	44,103,211	396,718 89	60,535,326	570,399 35
Gross in force at end of year	19,751,602	208,503 17	46,122,903	497,801 78	65,874,505	706,304 95
Deduct re-insured	1,092,026	14,883 80	410,785	5,263 79	1,502,811	20,147 59
Net in force at 31st December, 1878	18,659,576	193,619 37	45,712,118	492,537 99	64,371,694	686,157 36
Inland Marine Risks.						
Gross policies in force at date of last statement	151,200	4,704 95	174,455	3,282 89	325,655	7,987 84
Taken during the year	2,169,949	12,792 74	2,536,183	14,010 38	4,706,132	26,803 12
Total	2,321,149	17,497 69	2,710,638	17,293 27	5,031,787	34,790 96
Deduct terminated	2,258,466	17,184 28	2,515,188	13,686 98	4,773,654	30,871 26
Gross in force at end of year	62,683	313 41	195,450	3,606 29	258,133	3,919 70
Deduct re-insured	5,125	25 62	.....	.....	5,125	25 62
Net in force at 31st December, 1878	57,558	287 79	195,450	3,606 29	253,008	3,894 08
Ocean Risks.						
Gross policies in force at date of last statement	227,020	21,528 25	.....	.....	227,020	21,528 25
Taken during the year	3,153,504	59,175 70	.....	.....	3,153,504	59,175 70
Total	3,380,524	80,703 95	.....	.....	3,380,524	80,703 95
Deduct terminated	3,057,027	51,927 95	.....	.....	3,057,027	51,927 95
Gross in force at end of year	323,497	28,776 00	.....	.....	323,497	28,776 00
Deduct re-insured	15,500	1,535 00	.....	.....	15,500	1,535 00
Net in force at 31st December, 1878	307,997	27,241 00	.....	.....	307,997	27,241 00

Total number of policies in force at date. No return.

Total net amount in force $64,932,699 00

Total premiums thereon 717,292 44

Subscribed and sworn to, 28th January, 1879, by

P. PATERSON,
Governor.

FRED. A. BALL,
Manager.

(Received, 30th January, 1879.)
12—2

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CANADA AGRICULTURAL INSURANCE COMPANY.

Statement of the Assignee for the Year 1878.

In conformity with the Act 41 Vic., cap. 21, an Act to make provision for the winding up of Insolvent Insurance Companies.

This Company went into insolvency on the 10th May, 1878, by special Act of Parliament.

Philip S. Ross,
William T. Fish,
George H. Dumesnil, } *Joint Assignees.*

The *Stock List* remains unchanged from the list published in the Report of 1877.

Re-insurance :—The outstanding risks of the Company were re-insured in the *Agricultural Insurance Company of Watertown, U.S.*

Supposed amount at risk according to the books of the Company.....	$20,725,299 00
Amount of re-insurance premium.....	40,000 00
Paid on account from Waterloo bonds sold, and cash.....	30,810 00
The balance to be settled in premium notes and cash which has not yet been closed	9,190 00

STOCK.

Amount of stock called up, say 30 per cent. on $1,000,000.....	$300,000 00
do collected in cash to date.....	204,116 97
do still to be collected and in process of collection, $25,863.58 being in bills receivable and the balance open.....	95,883 03

Trustee's Statement of Cash Intromissions from 6th December, 1877, to 10th May, 1878.

Dr. to cash on hand.....	237 12
do Received from capital stock, calls.....	2,510 00
do do do Bills receivable.....	510 00
do do Premium notes.....	2,035 88
do do Bills receivable, general.....	32 76
do do Agents' balances.....	2,773 56
do do Rev. L. Gill.....	1,000 00
do do Policy fees.....	12 15
do do Interest.....	5 77
do do Furniture.....	369 00
do do Banque Ville Marie.....	73 07
do do C. & D. S. Bank.....	126 86
	$9,686 17

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CANADA AGRICULTURAL—*Continued.*

Cr. by cash disbursed for rent and taxes		$3,194 00
do	Salaries	2,187 83
do	Directors' paper	1,700 00
do	F. M. Sowdon—loan	100 00
do	G. Baby	5 48
do	Retiring, Connell's note	125 00
do	Loss account	303 00
do	Legal expenses	487 63
do	General expenses	342 69
do	Printing, $177.43; stationery, $3.38; advertising, $5.90	186 71
do	Postage, $129.21; telegraph, $15.52	144 73
do	M. P. & B. R. R. Co., paid their rent to date.	909 10
		$9,686 17

Assignees' Statement of Cash Intromissions from 10th May, 1878, to 31st December, 1878.

Dr. to cash received from capital stock calls		$4,215 55
do	do Bills receivable	215 42
do	Bills receivable, premium account	19 66
do	do General	82 58
do	Agents' balances	1,594 27
do	Interest	384 88
do	Policy fees	0 50
do	Laprairie bonds	980 00
do	Collections, Noyes	36 92
do	do Terrill & Hacket	81 70
do	Dominion Government, interest collected	1,800 00
do	Sale of furniture	61 50
do	Chambly bonds collected	800 00
do	Bolton bonds	6,643 00
do	W. Campbell	113 92
		$17,029 90

Cr. by cash disbursed to bills payable and Directors' paper		2,042 36
do	Salaries	1,215 97
do	Rent and taxes	210 07
do	Postage, telegrams, &c	61 27
do	Advertising, printing, &c	174 48
do	General expenses	256 63
do	Legal expenses	727 00
do	Canada Paper Co	53 18
do	Inspector's fees	100 00
do	Fish	42 65
do	Goff trial	28 00
do	Re-insurance	2,846 50
do	Sundry creditors	1,050 50
do	Deposit in bank	7,513 75
do	Balance on hand	707 54
		$17,029 90

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CANADA AGRICULTURAL—*Concluded.*

ASSETS.

Cash on hand, $707.54—In Bank, $7,386.89	$ 8,094 43
Agents' balances	26,254 28
Furniture, valued at	500 00
Claims on estate of President in insolvency, $61,750.00 ; not valued	
Bonds—Chambly Bonds (true value about $7,000)—par	16,800 00
Longueuil Water Works (true value, about $5,600)—par	7,000 00
Ely (true value, about $2,160)—par	2,700 00
* Bills receivable—Premium notes	12,985 52
† do General	22,451 26
† Open accounts, per ledger	8,203 17
† Arrears of calls of capital stock, nearly the whole of which is in the hands of Solicitors, for collection, but includes Mr. Goff's indebtedness on this account, which will not be recovered	95,883 03
	$200,871 69

* Out of this, the Watertown Insurance Co. has to be given a considerable amount.
† Amongst these, a large portion is the indebedtness of E. H. Goff, at present out of the country; and another large portion is the result of test actions now in progress in the courts of law.

LIABILITIES.

Excluding the Liability to Shareholders for paid up Capital Stock.

* Fire losses—Claims per Dividend Sheet	$78,665 44
do do resisted and not filed	11,631 00
Unearned premiums, per list	7,033 44
† Agricultural Insurance Company of Watertown, U.S. Unsettled balance	9,190 00
Dividend unpaid	455 35
Bills payable, and Directors' paper	4,811 90
Bills receivable, under discount, overdue	1,540 00
‡ Claims by sundries, filed	14,956 62
do do not filed	2,582 00
	$130,865 75

* Several of these are contested by the Assignees, although put in the sheet, sworn claims having been fyled.
† Part of this to be paid in premium notes.
‡ $10,000 of this the Assignees think no claim.

(Signed)

PHILIP S. ROSS,
WM. T. FISH,
G. H. DUMESNIL,
} *Joint Assignees.*

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THE CANADA FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JOHN WINER. | *Secretary and Agent*—CHARLES D. CORY.

Principal Office—Hamilton, Ont.

Organized—Ontario Chart, 20th July, 1875; Dominion Chart, 20th July, 1876.
(Commenced business in Canada, 1st September, 1875.)

CAPITAL.

Amount of Joint Stock capital authorized	$5,000,000 00
Amount subscribed for	1,000,000 00
Amount paid in cash	96,200 00
Amount paid in notes	4,000 00

(*For list of Stockholders, see Appendix.*)

ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate		15,426 05
Interest accrued on said loans		453 98
Stocks and bonds owned by the Company:—		
	Par Value.	Market Value.
365 shares Anglo-Canadian Mortgage Company stock	$24,666 70	26,796 70
50 " Landed, Banking and Loan Company stock	2,092 32	2,217 32
247 " Bank of Hamilton stock	13,600 00	13,106 00
* Town of Windsor debentures	12,000 00	11,[illegible]00 00
* " Owen Sound debentures	15,000 00	14,250 00
* " Walkerton "	7,000 00	6,650 00
Total par and market value	$74,359 02	$74,420 02
Carried out at market value		74,420 02
Cash on hand at head office		380 26
* Cash in Bank of Hamilton		19,400 00
Interest accrued and unpaid on stocks		2,041 63
Bills receivable		1,179 20
Amount of same overdue, $656 23.		
Agents' balances		14,669 71
All other property belonging to the Company:—		
Preliminary expense, balance to be written off in two years more	$10,000 00	
Office furniture and fixtures (including insurance maps)	2,800 00	
In "suspense" sundry items due Company	1,177 84	
Interest accrued on "special deposit and bills receivable"	642 08	
		14,619 92
Stock acknowledgments		4,000 00
Gross assets		$146,590 77
Deduct preliminary expense account		10,000 00
Total assets		$136,590 77

* In deposit with Receiver-General.

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CANADA FIRE AND MARINE—*Continued.*

LIABILITIES.

Net amount of losses adjusted but not due:—			
Fire	$8,747 14		
Inland marine	1,733 08		
		$10,480 22	
Net amount of losses claimed but not adjusted:—			
Fire		1,950 00	
Net amount of losses reported but not claimed:—			
Fire		600 00	
Net amount of losses resisted and in suit:—			
Fire		8,000 00	
Total net amount of unsettled claims for losses in Canada			$21,030 22
Reserve of unearned premiums for all outstanding risks in Canada—Fire			60,274 34
Due and accrued for salaries, rent, advertising, &c			1,000 00
Money borrowed from Bank of Hamilton, at 7 per cent			23,255 71
Security given—Anglo-Canadian stock, $20,000 00.			
Money borrowed on security as stock notes			3,350 00
Total liabilities (excluding capital stock)			108,910 27
Capital stock paid up in cash and notes			$100,200 00

INCOME.

For Fire Risks.			
Gross cash received for premiums	$139,465 04		
Deduct re-insurance, rebate, abatement and return-premium.	21,409 98		
Net cash received for premiums		$118,055 06	
Bills and notes received during the year for fire premiums and remaining unpaid, $90 00.			
For Inland Marine Risks.			
Gross and net cash received for premiums		5,885 92	
For Ocean Risks.			
Gross and net cash received for premiums		3,177 04	
Total net cash received for premiums			$127,118 02
Received for interest and dividends			7,621 89
Total			134,739 91
Received for calls on capital			$975 00
Total cash income			$135,714 91

EXPENDITURE.

For Fire Risks.			
Amount paid during the year for fire losses occuring in previous years (which losses were estimated in last statement at $30,068.22)	$28,978 88		
Less amount received for re-insurance	2,410 93		
Net amount paid for said losses	26,567 95		
Amount paid for fire losses occurring during the year	57,190 38		
Less amount received for re-insurances	5,241 76		
Net amount paid for said losses	51,948 62		
Total net amount paid for fire losses		78,516 57	

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CANADA FIRE AND MARINE—*Concluded.*

For Ocean Risks.

Amount paid during the year for ocean losses occuring in previous years (which losses were estimated in last statement at $2,700)	$2,725 00		
Paid for ocean losses occurring during the year	2,336 75		
Total net amount paid for ocean losses		5,061 75	
Total net amount paid during the year for losses			$83,578 32
Commission or brokerage and all agency expenses			19,428 23
Salaries, fees, &c			4,233 88
Taxes			1,307 96
Miscellaneous payments, viz. :—			
Head office and agency disbursements, including rent, stationery, printing, advertising, postage, legal and all other expenses		$5,695 04	
Adjustment and inspection, travelling expenses, &c		4,516 78	
Paid for interest		2,632 90	
Paid for office furniture and fixtures		380 25	
			13,224 97
Total cash expenditure			121,773 36

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Policies in force at the date of last statement	.....	$10,031,165	$151,798 89
Taken during the year, new and renewed	.....	10,634,415	138,419 28
Total	.....	20,665,580	290,218 17
Deduct terminated	.....	11,251,995	159,277 00
Gross in force at end of year	.....	9,413,585	130,941 17
Deduct re-insured	.....	736,719	10,392 49
Net in force, 31st December, 1878	.....	8,676,866	120,548 68
Inland Marine Risks.			
Gross and net in force, 31st December, 1877 (All terminated.)	5	11,000	743 75
Ocean Risks.			
Gross and net in force, 31st December, 1877 (All terminated.)	2	8,000	960 00

Total number of policies in force at date.—No Return.

Total net amount in force	$8,676,866 00
Total premiums thereon	120,548 68

Subscribed and sworn to, 27th January, 1879, by

JOHN WINER,
President.

CHARLES D. CORY,
Secretary.

(Received, 28th January, 1879.)

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THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—SIR HUGH ALLAN. | *Secretary*—ARCHIBALD MCGOUN.

Agent—GERALD E. HART.

Principal Office—179 St. James Street, Montreal.

(Incorporated 30th June, 1864; commenced business in Canada 1st January, 1865.)

CAPITAL.

Amount of Joint Stock capital authorized	$2,000,000 00
do do do subscribed for	1,188,000 00
do paid up in cash	243,736 02

(*For List of Shareholders, see Appendix.*)

ASSETS.

(*Fire, Accident and Guarantee Departments.*)

Value of real estate held by the Company			85,000 00
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate			3,000 00
Stocks and bonds held by the Company, viz.:—	Par value.	Market value.	
242 shares Merchants' Bank stock at 80	$24,200 00	$19,360 00	
200 shares Metropolitan Bank	600 00	600 00	
Bonds deposited with Receiver-General, viz.:—			
Montreal Harbor 6½ per cent. bonds	54,000 00	56,160 00	
" " 6 per cent. bonds	2,000 00	2,020 00	
Total par and market value	$80,800 00	78,140 00	
Carried out at market value			78,140 00
Cash in Merchants' Bank of Canada			11,231 42
Agents' balances			5,608 63
Bills receivable for guarantee claims			3,134 24
Calls on stock in course of payment			23,563 98
Office furniture			800 00
Sundry accounts due the Company			1,341 88
Total assets (Fire, Accident and Guarantee Departments)			211,820 15

LIABILITIES.

(*Fire, Guarantee and Accident Departments.*)

Fire Department.

Net amount of losses claimed but not adjusted		$2,545 02
Net amount of losses resisted:—		
In suit	$ 5,157 90	
Not in suit	601 89	
		$5,758 89

(Of which $2,807 accrued in previous years.)

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CITIZENS'—*Continued.*

Total net amount of unsettled claims for fire losses in Canada		8,303 91
Total reserve of unearned premiums for fire risks in Canada		44,279 95
Total		52,583 86

Accident Department.

Re-insurance Fund		1,240 70

Guarantee Department.

Unsettled claims	$25,716 97	
Re-insurance Fund	7,347 50	
Total		33,064 47

Total liability (for unsettled claims and reserve) in Fire, Accident and Guarantee Departments	86,889 03
Loans on security of real estate	45,000 00
Interest thereon accrued but not yet due	787 50
Suspense account	983 39
Total liability exclusive of capital stock—Fire, Accident and Guarantee Departments	133,659 92
Capital stock paid up in cash	243,736 02
Calls on stock in course of payment	23,563 98
Total	267,300 00

This capital is also liable to the Life Department.

INCOME.

(*Fire Department.*)

Gross cash received for premiums	$110,605 20	
Deduct re-insurances, rebate, abatement and return-premiums	18,634 18	
Net cash received for premiums		91,971 02
Received for interest		3,630 00
" " on stocks, &c.		2,134 57
" rents		1,930 87
Total		99,666 46
Received for calls on capital		37,033 52
Total cash income		136,699 98

EXPENDITURE.

(*Fire Department.*)

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $32,002.33)	$ 24,199 96	
Less received for re-insurance	2,016 17	
Net amount paid for said losses		$ 22,183 79
do losses occurring during the year	52,416 90	
Less amount received for re-insurance	5,001 77	
Net amount paid for said losses		47,415 13

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CITIZENS'—*Continued.*

Total net amount paid during the year for fire losses	$69,598 92
Commission or brokerage	8,665 03
Salaries, fees and all other charges of officials	7,472 64
Taxes and rent	2,624 91
Interest	4,687 23
Miscellaneous payments, viz. :—Postage, Bank Agency, telegrams and express, $579.60; stationery, advertising and printing, $1,425.05; plans, $281.98; travelling expenses, $1,098.23; law charges, &c., $1,971.72; sundry items, 737.33; expenses *re* losses, $934.43	7,028 34
Total cash expenditure	$100,077 07

RISKS AND PREMIUMS.

(*Fire Risks in Canada.*)

	Number.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	5,707	$12,574,471	$139,102 06
Taken during the year—new	2,631	5,562,758	58,898 31
do renewed	2,348	5,119,162	49,521 16
Total	10,686	23,266,391	247,521 53
Deduct terminated	6,392	14,099,828	151,425 27
Gross in force at end of year	4,294	9,156,563	96,096 26
Deduct re-insured		822,149	11,110 23
Net in force at 31st December, 1878	4,294	8,334,414	84,986 03

Total number of fire policies in force at date, 4,294.

Total net amount in force	$8,334,414 00
Total premiums thereon	84,986 03

ACCIDENT DEPARTMENT.

Number and amount of policies reported as taken during the year, new and renewed	416	$756,500 00
Amount of premiums on said policies		3,795 44
Number and amount of policies in force 31st December, 1878	367	523,000 00
Amount of premiums on said policies		3,101 75
Number and amount of claims made during the year	32	897 14
Claims resisted or outstanding	None.	

INCOME.

Net cash received for premiums	3,541 67
do rents and interest	1,143 14
Total cash income	$4,684 31

EXPENDITURE.

Cash paid for losses	897 14
Working expenses, including commissions, salaries, rent, &c	2,062 05
Total cash expenditure	$2,959 19

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CITIZENS'—*Continued,*

GUARANTEE DEPARTMENT.

Number and amount of policies reported as taken during the year, new and renewed	920	$1,983,450 00
Amount of premiums on said policies		19,031 50
Number and amount of policies in force at 31st December, 1878,	875	1,919,350 00
Amount of premiums on said policies		18,368 75
do claims made during the year		9,906 77
Claims unadjusted	950 00	
Claims contested, 1877	24,766 97	
Total amount of unsettled claims		$25,716 97

INCOME.

Net cash received for premiums	$18,707 72
do interest and rent	1,723 54
Recovered on account of claims	1,175 98
Total cash income	$21,607 24

EXPENDITURE.

Cash paid for losses accrued in 1877	$10,717 46	
do do 1878	8,056 77	
Total		$18,774 23
General working expenses, including salaries, Director's fees, rent, commission, law charges, &c		7,168 91
Total cash expenditure		$25,943 14

Subscribed and sworn to, 14th March, 1879, by

HUGH ALLAN,
President.

ARCH. McGOUN,
Secretary.

(Received, 16th March, 1879.)

The following is a statement for the whole business of the Company embracing the Fire, Guarantee, Accident and Life branches:—

ASSETS.

Fire, guarantee and accident	$211,820 15
Life (see Life statement)	115,610 07
Total assets	$327,430 19

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CITIZENS'—*Concluded.*

LIABILITIES.

Fire, guarantee and accident	$133,659 92
Life	111,276 41
Total liabilities (except paid up capital)	$244,936 33
Capital stock paid up in cash	$243,736 02
Calls on stock in course of payment	23,563 98
Total	$267,300 00

INCOME.

Fire	$99,666 46
Guarantee	21,607 24
Accident	4,684 81
Life	38,119 90
Total cash income	$164,078 41

EXPENDITURE.

Fire	$100,077 07
Guarantee	25,943 11
Accident	2,959 19
Life	41,303 08
Total cash expenditure	$170,282 48

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THE COMMERCIAL UNION ASSURANCE COMPANY OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Secretary—S. STANLEY BROWN. | *Principal Office*—London, England.

Incorporated 28th September, 1861.

Agent in Canada—FRED COLE. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 11th September, 1863.)

CAPITAL.

Amount of Capital authorized and subscribed.....	£2,500,000 stg.,	$12,166,666 67
do paid up in cash.....	250,000 "	1,216,666 67

ASSETS IN CANADA (FIRE DEPARTMENT).

Stocks, bonds, &c., held by the Company, viz.:—

	Par value.	Market value.
Canada 5 per cents. for Fire Branch.....	$50,613	$50,613
do 4 do do	55,967	55,967
Total par and market value.	106,580	106,580

Carried out at market value.....		$106,580 00
The above being in deposit with the Receiver-General.		
Cash on hand at head offices in Canada.....		215 88
Cash in Banks, viz.:—		
Canadian Bank of Commerce.....	$ 190 99	
Bank of British North America.....	1,959 94	
Total.....		2,150 93
Interest accrued and unpaid on stocks.....		373 11
Agents' balances.....		6,725 33
Estimate of present cash value of block plans, maps, and other agency plant, the property of the Company, at the head offices and agencies in Canada, say.....		1,500 00
Total assets in Canada.		$117,545 25

LIABILITIES IN CANADA (FIRE DEPARTMENT).

Net amount of fire losses in Canada, adjusted but not due.....	$5,685 15	
do do claimed but not adjusted.....	3,125 00	
do do resisted and in suit.....	2,321 49	
Total net amount of unsettled claims for fire losses in Canada.....		$11,131 64
(Of this amount $2,971.49 accrued previous to 1878.)		
Reserve of unearned premiums for all outstanding fire risks in Canada.		96,973 50
Total liabilities in Canada.....		$108,105 14

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COMMERCIAL UNION—*Continued.*

INCOME IN CANADA.

For Fire Risks in Canada

Gross cash received for premiums	$224,035 64	
Deduct re-insurance, rebate, abatement and return-premiums	28,445 61	
Net cash received for fire premiums		$195,590 03
Received for interest and dividends paid direct to head office, England. The dividends on the deposit with the Receiver-General, amounting to $2,530.65, on Fire deposit, and $6,020.58 on Life deposit, are paid direct to head office at London; only the interest on first Fire deposit is included in Income; the $6,020.58 will appear in Life Return; interest on second Fire deposit only two months accrued. —See *Assets.*		2,530 65
Total cash income in Canada		$198,120 68

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $15,882. 45)	$11,769 59	
Deduct amount received for re-insurance	6 00	
Net amount paid during the year for said losses	11,763 59	
Paid for fire losses occurring during the year	63,365 03	
Less received for re-insurance	1,011 63	
Net amount paid during the year for said losses	62,353 40	
Total net amount paid during the year for fire losses		$74,116 99
Commission or brokerage		38,444 19
Salaries, fees, &c.		107 08
Taxes in Canada		510 42
Miscellaneous payments:—		
Legal expenses incurred in the years 1869–70–71–72, $1,810.00; paid for adjusting losses, $1,058.21; paid for block plans and maps, and binding same, $636.31; inspecting risks and establishing agencies and travelling expenses for the year, $544.38; paid for advertising, $188.30; assessment, Superintendent of Insurance, $156.82; tariff assessments, $99.32; professional services, $74.03; subscriptions to fire brigades and for other objects, $61.39; express charges and cablegrams, $41.95; sundry agency charges (not specified), $104.98		4,775 69
Total cash expenditure in Canada		$117,954 37

RISKS AND PREMIUMS.

(Fire Risks in Canada.)

Gross policies in force at date of last statement	$15,700,673	$188,155 79
Taken during the year (new)	14,570,517	158,012 35
do do (renewed)	5,735,304	66,023 29
Total	36,006,494	412,191 43
Deduct terminated	18,061,811	204,688 98
Gross in force at end of year	17,944,683	207,502 45
Deduct re-insured	1,819,877	19,525 76
Net in force at 31st December, 1878	16,124,806	187,976 69

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COMMERCIAL UNION—*Continued.*

Total number of policies in force in Canada at date.—*No Return.*
Total net amount in force.....16,124,806 00
Total premiums thereon..... 187,976 69

Subscribed and sworn to, 21st February, 1879, by

FRED. COLE.

(Received, 22nd February, 1879.)

GENERAL BUSINESS STATEMENT FOR YEAR ENDED 31ST DECEMBER, 1878.

(*Abstracted from Report of Directors, London, England, 12th March,* 1879.)

FIRE BRANCH.

The account for 1877 has been closed, and the sum of £30,000 carried therefrom to profit and loss account.

The net premiums of 1878 amounted (after deduction of returns and re-insurances) to £590,283, and the losses (paid and outstanding) to £293,313, being 49¾ per cent. on the premium income.

After providing for all outstanding claims, and deducting contribution to profit and loss, the fire fund stands at £451,657.

MARINE BRANCH.

The account for 1876 has been closed by re-insuring the outstanding liabilities with the 1879 account, and out of the profit the Directors have carried £50,000 to profit and loss.

The settlement on the account for 1877 is 65 per cent., and 39 per cent. on that for 1878.

PROFIT AND LOSS.

The Directors recommend that the balance of the account be apportioned as follows:—

To payment of dividend at 15 per cent., free of income tax, (making 20 per cent. for the year, including the interim dividend)	£37,500	0	0
To reserve fund	20,000	0	0
To balance carried forward to 1879.....	29,183	11	11
	£86,683	11	11

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COMMERCIAL UNION—*Continued.*

FIRE ACCOUNT.

From 1st January to 31st December, 1878.

Dr.	£	s.	d.	Cr.	£	s.	d.
To amount of fire insurance fund at the beginning of the year	335,805	18	6	By losses paid after deduction of re-insurances.	233,285	18	5
Premiums received after deduction of re-insurances.	590 283	5	8	Losses outstanding 31st Dec , 1878	60,028	0	0
Interest	14,432	16	2	Commission and foreign brokerage	105,142	0	8
				do outstanding.	4,800	16	1
				Expenses of management	55,304	19	0
				Bad debts	302	18	4
				Amount to profit and loss	30,000	0	0
				Balance in hand. £516,486 3 11			
				Less outstanding—			
				Losses estimated 60,028 0 0			
				Commission 4,800 16 1			
				Amount of fire insurance fund at the end of the year	451,657	7	10
	£940,522	0	4		£940,522	0	4

MARINE ACCOUNT.

From 1st January to 31st December, 1878.

Dr.	£	s.	d.	Cr.	£	s.	d.
To amount of marine fund at the beginning of the year	244,016	11	4	By claims paid	139,477	4	4
				Deduct losses provided for, 31st Dec., 1877	10,197	0	0
Premiums received, after deduction of re-insurances, discounts, and returns.	171,694	14	1		129,280	4	4
				Estimated outstanding losses, 31st Dec.,1878	4,875	0	0
				Subscriptions to Lloyds' and Register books	839	12	10
				Underwriters' commission and bonus	5,091	14	6
Discount on policy stamps	18	19	6	Expenses of management	12,387	2	9
Interest	9,471	4	4	Bad debts	226	4	7
				Amount to profit and loss.	50,000	0	0
				Balance in hand £227,376 10 3			
				Less estimated losses outstanding as above 4,875 0 0			
				Amount of marine fund at the end of year	222,501	10	3
	£425,201	9	3		£425,201	9	3

PROFIT AND LOSS ACCOUNT.

From 1st January to 31st December, 1878.

Dr.	£	s.	d.	Cr.	£	s.	d.
Balance of last year's account	63,012	16	1	Dividend paid 13th March £25,000 0 0			
				Reserve fund 15,000 0 0			
					40,000	0	0
Interest and dividends not carried to departmental accounts	18,564	8	2	Interim dividend paid 13th September	12,500	0	0
Profit from fire branch	30,000	0	0	Directors and auditors	8,315	0	0
do life branch	20,000	0	0	Expenses not carried to departmental accounts—			
do marine br'nch	50,000	0	0	Salaries	2,995	17	4
Transfer fees	37	10	0	Rent and taxes	6,165	9	7
				Printing and stationery	636	1	4
				Travelling, postages and parcels	149	18	7
				Law expenses	988	3	4
				Indian branch	3,214	5	2
				Additions and alterations of offices	995	6	11
				Messengers, servants and miscellaneous	2,270	10	8
				Loss on exchange and depreciation of rupee and other securities	16 700	9	5
				Balance	86,683	11	11
	181,614	14	3		£181,614	14	3

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COMMERCIAL UNION—*Concluded.*

BALANCE SHEET.

31*st December*, 1878.

Dr.

		£	s.	d.
Shareholders' capital		250,000	0	0
General reserve fund		140,000	0	0
Fire fund		451,657	7	10
Life account, as per separate balance sheet		590,580	13	4
Marine fund		222,501	10	3
Profit and loss account		86,683	11	11
Bills payable		2,365	0	0
Unclaimed dividends		49	15	0
Fire deposits		186	3	9
Survey fees		12	12	0
		1,744,036	14	1
Outstanding fire losses	£60,028 0 0			
Outstanding fire commission	4,800 16 1			
Outstanding marine losses	4,875 0 0			
		69,703	16	1
		£1,813,740	10	2

Cr.

	£	s.	d.
Life investments and outstanding accounts, as per separate balance sheet	590,580	13	4
Mortgages on property within the United Kingdom	242,145	6	5
Investments—			
British Government securities	64,421	16	1
Indian and Colonial Government securities	15,772	18	4
Foreign Government securities	29,816	4	9
*Canadian, United States, Belgian & Brazilian Government securities	285,858	12	3
Indian railway stock, guaranteed	23,191	4	11
Railway and other debentures and debenture stocks	113,739	19	4
Railway and other stocks and shares (preference and ordinary)	70,807	8	5
Freehold offices, Cornhill	100,000	0	0
do branch office, fittings and furniture	6,843	13	0
Loans upon personal security	18,636	5	6
Branch and agency balances	121,681	2	11
Fire losses due from other companies	3,047	3	6
Outstanding—			
Fire premiums	6,727	12	2
Marine premiums due 8th Jan., 1879	9,724	0	7
Interest	1,202	7	4
Cash—On deposit £58,465 14 3; In hand and on current accounts 21,085 13 5	79,551	7	8
Bills receivable	28,835	11	5
Stamps in hand	585	15	1
Suspense account	571	7	2
	£1,813,740	10	2

*These are sums which, under local laws, or by contract, are specifically deposited in Canada and in foreign countries as a security to holders of Policies issued in such countries respectively.

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THE DOMINION FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JOHN HARVEY. | *Secretary*—F. R. DESPARD.

Principal Office—Hamilton.

(Commenced business in Canada, 1st January, 1878.)

CAPITAL.

Amount of Joint Stock Capital authorized	$1,000,000 00
do subscribed for	460,600 00
do paid up in cash	68,290 26

(*For list of Stockholders, see Appendix.*)

ASSETS.

Stocks and Bonds held by the Company.

	Par value.	Market value.
City of Hamilton General Debentures	$4,000 00	$3,570 00
do Waterworks Debentures	400 00	372 00
do General Debenture, £1,000 sterling	4,866 66	4,343 49
Total par and market value	$9,266 66	$8,285 49

Carried out at market value	$8,285 49
Loan—Advance to agent at Toronto, for which Company holds his note secured by his stock	250 00
Cash on hand at head office	6,523 18
Cash in Bank of Hamilton ($50,000 of which is deposited with Receiver General)	52,522 59
Agents' balances	991 86
Office furniture and maps	1,104 43
Total assets	$69,677 55

LIABILITIES.

Net amount of losses claimed but not adjusted	$637 54
Total reserve of unearned premiums on all outstanding risks in Canada	12,832 58
Total liabilities (exclusive of capital stock)	$13,470 12
Capital stock paid up in cash	$68,290 26

INCOME.

For Fire Risks.

Gross cash received for premiums	$30,378 88	
Deduct re-insurance, rebate, abatement and return-premium	3,203 96	
Total net cash received for premiums		$27,174 92
Received for interest and dividends		3,565 76
Total		30,740 68
Received for calls on capital		68,290 26
Total income		$99,030 94

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DOMINION FIRE AND MARINE—*Concluded.*

EXPENDITURE.

Amount paid for losses occurring during the year		$10,676 08
Commission or brokerage		3,535 06
Salaries, fees and all other charges of officials		3,280 00
Miscellaneous payments :—		
Preliminary expenses	$6,996 21	
Miscellaneous	1,233 16	
Inspection expenses and establishing agencies	1,841 60	
Printing, stationery and advertising	1,086 37	
Rent	704 91	
Office furniture and maps	1,104 43	
		12,966 68
Total cash expenditure		$30,457 82

RISKS AND PREMIUMS.

	No.	Amounts.	Premium.
Taken during the year, new	1,601	$2,772,799	$30,378 88
Deduct terminated	324	619,540	6,605 53
Gross in force at end of year	1,277	2,153,259	23,773 35
Deduct re-insured	.....	94,325	529 15
Net in force at 31st Dec., 1878	1,277	$2,058,934	$23,244 20

Total number of policies in force at date	1,277	
Total net amount in force		$2,058,934 00
Total premiums thereon		23,244 20

Subscribed and sworn to, 27th February, 1879, by

JOHN HARVEY,
President.

F. R. DESPARD,
Secretary.

(Received, 28th February, 1879.)

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THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Chairman—RICHARD MULGRAVE HARVEY. | *Secretary*—T. G. C. BROWNE.

Principal Office—London, England; Organized, 1821.

Agents in Canada—ROBERT SIMMS & Co. and GEORGE DENHOLM.

Head Office in Canada—Montreal.

(Commenced business in Canada 1st May, 1869.)

CAPITAL.

Amount of Joint Stock capital authorized and subscribed for	£2,000,000 stg...	$9,733,333 33
Amount paid up in cash	1,000,000 " ...	4,866,666 66

ASSETS IN CANADA.

*Dominion stock	$100,343 68

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted	$3,000 00
do do resisted and in suit (accrued in 1877)	4,000 00
Total net amount of unsettled claims for fire losses in Canada	$ 7,000 00
Reserve of unearned premiums for all outstanding fire risks in Canada	33,696 40
Total liabilities in Canada	$40,696 40

INCOME IN CANADA.

Gross cash received for fire premiums	$53,391 99	
Deduct re-insurance, rebate, abatement and return-premiums	1,578 57	
Net cash received for fire premiums		$51,813 42
Received for dividends on stock		6,020 62
Total cash income in Canada		$57,834 04

EXPENDITURE IN CANADA.

Net amount paid during the year for fire losses	$22,080 52
Commission or brokerage	7,053 08
Taxes	570 96
Miscellaneous payments	943 00
Total cash expenditure in Canada	$30,647 56

*Deposited with Receiver-General for fire, the interest of which is paid direct to the Head Office in London.

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GUARDIAN FIRE AND LIFE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premium.
Gross policies in force at date of last statement	2109	$ 5,312,966	$52,646 91
Taken during the year, new	1107	3,123,942	27,872 39
do do renewed	1012	2,785,292	25,263 24
Total	4228	11,222,200	105,782 54
Deduct terminated	1444	4,035,114	38,067 05
Gross in force at end of year	2784	7,187,086	67,715 49
Deduct re-insured	.....	42,933	322 68
Net in force at 31st December, 1878	2784	7,144,153	67,392 81

Total number of policies in force in Canada at date.....2784
Total net amount in force.....$7,144,153 00
Total premiums thereon..... 67,392 81

Subscribed and sworn to, 24th February, 1879, by

GEORGE DENHOLM.

(Received, 25th February, 1879.)

General Buisness for the Year ending 31st December, 1878.

Abstracted from Director's Report, 4th June, 1879.

FIRE DEPARTMENT.

The fire premiums, after deducting re-insurances, amounted to £258,220 17s. 3d. being an increase of £31,342 over last year, but of this increase about £15,000 is due to the alteration in the date of making up the accounts.

The losses amount to £131,144 19s. 4d., being 50·7 per cent. of the premiums, or 53·9 per cent. after deducting the special increase above referred to.

The premium reserve fund to cover unexpired policies now stands at £116,200, and the fire general reserve fund, from which £28,000 was taken last year to meet the extraordinary losses caused by the fire in New Brunswick and in aid of the dividend, has again been increased by the sum so withdrawn, and now amounts to £256,000. There is now, therefore, an aggregate fund (apart from the shareholders' capital) of £372,200 to meet fire claims.

FIRE INSURANCE REVENUE ACCOUNT.

		£	s.	d.
Amount of fire insurance fund at the beginning of the year, viz :—				
Transfer from general reserve fund appropriated to shareholders, July, 1878	£3,410 14 10			
General reserve fund	228,000 0 0			
Premium reserve due to policies unexpired on 25th December, 1877	96,000 0 0			
		327,410	14	10
Premiums received after deduction of re-assurances		258,220	17	3
Interest and dividends		14,375	7	7
		£600,006	19	8

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GUARDIAN FIRE AND LIFE—*Continued.*

Transfer to Shareholders' Account in July, 1878			£3,410 14 10	
Losses by fire after deduction of re-assurances			131,144 19 4	
Expenses of management			29,874 4 3	
Commission			40,239 0 10	
Written off value in books of Indian enfaced paper			2,000 0 0	
Agents' bad debts			395 3 2	
Amount of fire insurance fund at the end of the year as per separate balance sheet of the Fire Insurance Fund, viz:—				
Premium reserve due to policies unexpired on 31st December, 1878	£116,200 0 0			
General Reserve Fund	256,000 0 0			
Proportion of profit to be applied towards dividend and bonus to shareholders, 1879	20,742 17 3		£392,942 17 3	
			£600,006 19 6	

SHAREHOLDERS' CAPITAL REVENUE ACCOUNT.

Amount of Shareholders' Capital Account at the beginning of the year	£1,062,657 13 9	
Transfer from Fire General Reserve Fund, as per Fire Revenue Account	3,410 14 10	
Interest and dividends	47,364 13 2	
Transfer fees	23 14 0	
	£1,113,456 15 9	
Ad-interim dividends to shareholders paid in January, 1878 ... £25,000 0 0		
Dividend and bonus to shareholders paid in July, 1878 ... 40,000 0 0	£65,000 0 0	
Amount of Shareholders' Capital Account at the end of the year ...	1,048,456 15 9	
	£1,113,456 15 9	

FIRE BALANCE SHEET.

Liabilities.

Total funds, as per Fire Revenue Account		£392,942 17 3
*Outstanding fire losses	£20,178 0 0	
*Re-assurance premiums due to other companies	11,920 7 1	
*Commission due	1,667 13 3	
*Expenses of management due	999 5 2	
		34,765 5 6
		£427,708 2 9

Assets.

Investments—	
British Government securities	£76,889 8 3
Indian and Colonial Government securities	68,309 6 9

* These items are included in the corresponding items of the Fire Revenue Account.

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GUARDIAN FIRE AND LIFE—*Continued.*

Foreign Government securities—		
United States 5 per cent registered funded loan, 1881		30,927 16 8
United States 6 per cent. registered bonds, 1881		20,770 19 0
United States 5 per cent. registered 10-40 bonds, 1904		40,000 0 0
New London and Brazilian bank, Rio Janeiro (Government deposit)		1,020 0 0
Railway and other debentures and debenture stocks (British)		81,613 15 11
Railway preference stock (British)		9,820 12 4
London Salvage Corps (share of house)		600 0 0
Glasgow Salvage Corps do		506 0 0
Loans upon personal security		Nil.
Agents' balances		32,525 0 4
Re-assurance premiums due from other companies		4,537 8 10
Outstanding interest, accrued but not due		4,876 11 5
Cash—On deposit	£23,199 19 10	
In hand and on current account	20,658 11 4	
		43,858 11 2
Bills receivable—Agents' and branch office remittences		11,452 12 1
		£427,708 2 9

SHAREHOLDERS' CAPITAL ACCOUNT AND ANNUITY AND ENDOWMENT FUND ACCOUNT.

Liabilities.

Shareholders' capital, paid up	£1,000,000 0 0
Balances, available for future dividends	48,456 15 9
Total, as per corresponding Revenue Account	1,048,456 15 9
Annuity and Endowment Fund, as per corresponding Revenue Account	6,131 2 6
Unpaid dividends and bonuses to shareholders (This item is included in the corresponding item of the Shareholders' Capital Revenue Account)	4,777 16 6
	£1,059,365 14 9
Life Assurance Fund Account, as per separate balance sheet	1,469,349 1 0
Fire Insurance Fund Account, as per separate balance sheet	427,708 2 9
	£2,956,422 18 6

NOTE.—In accordance with the company's deed of settlement, the accounts of the Life Assurance Fund, the Fire Insurance Fund, and the Shareholders' Capital and annuity and endowment funds are kept as distinct accounts, and the respective assets are invested in the names of separate sets of trustees.

Assets.

Mortgages on property within the United Kingdom	£483,770 15 4
Mortgages on property out of the United Kingdom	Nil.
Mortgages of life interests with policies	12,386 5 6

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GUARDIAN FIRE AND LIFE—*Concluded.*

Investments—			
Canada Dominion bonds, guaranteed by British Government .	93,629	4	6
Colonial Government securities	66,217	6	2
Foreign Government securities—United States 5 per cent. registered funded loan, 1881	60,421	13	0
Indian railway debenture stock, guaranteed by Indian Government	25,000	0	0
Railway and other debentures and debenture stocks (British).	216,412	19	8
House property—freehold offices	31,965	0	0
Terminable rent charges on land	25,147	7	5
Charges on local and public rates	11,727	12	10
Life annuities and reversions purchased	16,506	1	1
Loans upon personal security	Nil.		
Outstanding interest accrued, but not due	15,856	9	3
Cash on current account	325	0	0
Life Assurance Fund Account, as per separate balance sheet.	1,469,349	1	0
Fire Insurance Fund Account, as per separate balance sheet	427,708	2	9
	£2,956,422	18	6

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THE HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—GEO. L. CHASE. | *Secretary*—J. D. BROWNE.

Principal Office—Hartford, Conn., U.S., Organized May, 1810.

General Agent in Canada—ROBERT WOOD, Montreal.

(Commenced business in Canada, 1836.)

CAPITAL.

Paid up in cash	$1,250,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver-General :—

	Par Value.	Market Value.
United States Reg. 1881 bonds	$55,000	$58,575 00
Ontario Bank stock, shares 271	10,840	7,479 60
Bank of Montreal stock, shares 100	20,000	27,800 00
Total par and market value	85,840	93,854 60

Carried out at market value	93,854 60
Agents' balances	536 91
Total assets in Canada	$94,391 51

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, adjusted but not due	$6,912 20	
do do claimed but not adjusted	2,930 00	
do do resisted and in suit	250 00	
Total net amount of unsettled claims for fire losses in Canada		10,092 20
Reserve of unearned premiums for all outstanding fire risks in Canada		49,572 12
Total liabilities in Canada		59,664 32

INCOME IN CANADA.

Net cash received for fire premiums	$86,618 47
" interest and dividends	4,080 00
Total cash income in Canada	90,698 47

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $5,486.67)	$4,418 32	
Paid for fire losses occurring during the year	42,802 53	
Total net amount paid during the year for fire losses		$47,220 85
" for commission or brokerage		8,065 29
" for salaries, fees, &c		2,593 57
" for taxes in Canada		587 04
Total cash income in Canada		58,466 75

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HARTFORD FIRE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.

	No.	Amount.	Premium.
Gross policies in force at date of last statement	4,570	$7,820,750	$87,569 96
Taken during the year, new and renewed	4,925	7,880,419	86,618 47
Total	9,495	15,701,169	174,188 43
Deduct terminated	4,632	7,225,419	79,479 60
Gross and net in force at 31st December, 1878	4,863	8,475,750	94,708 83

Total number of policies in force in Canada at date.....4,863
Total net amount in force..... 8,475,750 00
Total premiums thereon..... 94,708 83

Subscribed and sworn to, 23rd January, 1879, by

ROBERT WOOD.

(Received 24th January, 1879.)

GENERAL BUSINESS.

(*Statement for the year ending* 31*st December*, 1878, *as returned to the Insurance Commissioner of the State of Connecticut.*)

ASSETS.

Real estate	$614,175 60
Loans on bonds and mortgages	759,116 57
Interest accrued thereon	30,861 63
Stocks and bonds, par value $1,280,300, market value	1,418,040 00
Cash on hand and in banks	266,409 67
Interest due and accrued on stocks	19,338 35
Gross premiums in course of collection	240,076 70
Other assets	10,669 32
Total assets	$3,358,687 84

LIABILITIES.

Net amount of unpaid losses	$163,906 99
Unearned premiums	1,060,424 76
Other liabilities	22,800 00
Total liabilities, excluding capital stock	$1,247,131 75
Capital stock paid up in cash	$1,250,000 00
Surplus beyond liabilities and capital stock	861,556 09

INCOME.

Net cash received for premiums	$1,508,010 92
Interest and dividends	138,467 14
Other income	16,394 51
Total cash income	$1,662,872 57

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HARTFORD FIRE—*Concluded.*

EXPENDITURE.

Net amount paid for losses	$ 822,077 71
Dividends to stockholders	254,893 00
Commission or brokerage	219,169 29
Salaries, fees, and other charges of officials	114,322 36
Taxes	35,109 65
Miscellaneous	108,294 28
Total cash expenditure	$1,553,866 29

RISKS AND PREMIUMS.

Written during the year, amount	$141,241,610 00
Premiums thereon	1,508,010 92
Net in force 31st December, 1878	188,039,953 00
Premiums thereon	2,162,188 13

GEO. L. CHASE,
President.

J. D. BROWNE,
Secretary.

HARTFORD, CONN., 20th January, 1879.

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THE IMPERIAL INSURANCE COMPANY OF LONDON.

Chairman—WILLIAM HAWTHORN, Esq. | *General Manager*—E. COZENS SMITH.

Principal Office—London, England—Organized, A.D., 1803.

Agent in Canada—W. H. RINTOUL. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, A.D., 1864.)

CAPITAL.

Amount of Joint Stock capital authorized.....	£1,600,000 stg.	$7,778,666 67
do Subscribed for..	1,200,000 "	5,840,000 00
do Paid up in cash.....	700,000 "	3,406,666 67

ASSETS IN CANADA.

Canadian Consols, 5 per cent.....	$48,666 67	
Dominion Stock.....	51,402 33	
Total deposited with Receiver-General.....		$100,069 00
Cash on hand at Head Office in Canada.....		15,584 97
Total assets in Canada.....		$115,653 97

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted.....	$1,403 38	
do do resisted and in suit	7,150 00	
(Of which $1,500 accrued previous to 1878.)		
Total net amount of unsettled claims for fire losses in Canada.....		8,553 38
Reserve of unearned premiums for all outstanding fire risks in Canada.		83,494 31
Total liabilities in Canada.....		92,047 69

INCOME IN CANADA

Gross cash received for fire premiums.....	$163,419 65	
Deduct re-insurance, rebate, abatement and return-premiums.....	6,431 60	
Net cash received for fire premiums.....		156,988 05
*Add dividends on stocks deposited with Receiver-General.....		5,517 00
Total cash income in Canada.....		162,505 05

*These are paid direct to the head office in London.

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IMPERIAL—*Continued.*

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $8,867.29)	$ 5,400 11	
Paid for fire losses occurring during the year	61,830 28	
Total net amount paid during the year for fire losses in Canada		$67,230 39
Paid for commission or brokerage		22,445 72
do salaries, fees, &c		1,900 00
do taxes in Canada		1,426 29
All other payments and expenditure in Canada		5,209 23
Total cash expenditure in Canada		$98,211 63

RISKS AND PREMIUMS.

Fire Risks in Canada.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	5,688	$12,530,783	$148,494 17
Taken during the year—new	3,839	7,979,165	81,322 05
do renewed	3,233	7,461,160	82,097 60
Total	12,760	27,971,108	311,913 82
Deduct terminated	5,888	13,703,907	147,042 39
Gross in force at end of year	6,872	14,267,201	164,871 43
Deduct re-insured		157,239	2,216 17
Net in force at 31st December, 1878	6,872	14,109,962	162,655 26

Total number of policies in force in Canada at date	6,872
Total net amount in force	$14,109,962 00
Total premiums thereon	162,655 26

Subscribed and sworn to, 24th March, 1879, by

W. H. RINTOUL.

(Received, 26th March, 1879.)

GENERAL BUSINESS—1878.

Capital	£1,600,000
Capital paid up and invested	700,000

PROFIT AND LOSS.

	£ s. d.		£ s. d.
Premiums received in 1878 on £191,457,228	569,732 18 1	Losses by fire	285,274 5 4
Interest on investments	50,546 11 3	Cost of administration	167,862 6 10
		Dividends paid to proprietors	84,000 0 0
		Bad debts	4,278 14 5
		Differences in purchase and sale of investments	72 10 5
		Balance carried down	78,791 12 4
	£620,279 9 4		£620,279 9 4

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IMPERIAL—*Concluded.*

LIABILITIES.

Rest, 1803, 31st Dec, 1877			£637,125	0	1
Balance of profit and loss, 31st Dec., 1878, brought down			78,791	12	4
Rest, 1803, 31st Dec., 1878			715,916	12	5
Add capital stock, 31st Dec., 1878			700,000	0	0
			1,415,916	12	5
Unsettled losses	£113,231	0 0			
Bills payable	1,489	4 6			
Unclaimed dividends	1,631	11 6			
Tradesmens' bills, &c.	1,252	10 0			
Commission and expenses due to agts.	24,106	0 0			
			141,910	6	0
			£1,557,826	18	5

ASSETS.

British Government securities			£413,993	2	9
Bank of England stock			49,815	12	6
City bonds, London			36,535	0	0
Dock bonds and stock			86,226	10	0
General Steam Navigation Co's. preference shares			10,000	0	0
British Railways debenture and stock			220,601	9	4
Loans secured			25,290	0	0
Freehold offices	£201,279	13 4			
Leasehold houses	9,364	17 9			
			210,644	11	1
30 Imperial fire shares			2,091	15	6
Indian stock and Railway debentures			72,185	0	0
Colonial (British) securities			121,784	11	5
Compulsory Foreign investments			22,432	10	6
United States securities			135,350	9	2
			1,406,950	12	3
Cash at bankers			23,771	16	1
Bills receivable			17,596	1	6
Due by agents and branches of the Company			107,122	14	11
Cash in Company's offices, &c.			340	19	4
Due on account guarantees, with other companies			2,044	14	4
			£1,557,826	18	5

(Signed) RINTOUL BROS.,
General Agents.

MONTREAL, 26th March, 1879.

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THE ISOLATED RISK AND FARMERS' FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—Hon. ALEX. MACKENZIE. | *Secretary*—J. MAUGHAN, Jun.

Principal Office—TORONTO.

Organized or incorporated 14th April, 1871; commenced business in Canada, July, 1871.

CAPITAL.

Amount of Joint Stock capital authorized	$1,000,000 00
Amount subscribed for	600,000 00
Amount paid up in cash	60,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS.

Stocks and bonds held by the Company:—

		Par Value.	Market Value.	
City Toronto Debentures	Deposited with	$82,864 00	$82,864 00	
" Hamilton "	Receiver-General.	18,040 00	17,138 00	
Canadian Bank of Commerce stock		6,000 00	6,090 00	
Total par and market value		$106,904 00	$106,092 00	
Carried out at market value				106,092 00
Interest accrued and unpaid on stocks				225 50
Agents' balances				32,688 81
Office furniture and fittings				2,009 78
Total				141,016 09
Amount which should be deducted on account of bad or doubtful "agents' balances"				426 30
Total assets				$140,589 79

LIABILITIES.

Net amount of losses adjusted but not due		$5,114 66	
do claimed but not adjusted		2,735 00	
do reported or supposed but not claimed		2,010 00	
		9,859 66	
Net amount of losses resisted—in suit	$ 430 00		
do not in suit	1,050 00		
		1,480 00	
Total net amount of unsettled claims for fire losses in Canada			11,339 66
Total reserve of unearned premiums for risks in Canada			114,050 00
Account due Canadian Bank of Commerce,—account overdrawn, no security given; ordinary rate of interest			4,036 13
Total liabilities (excluding capital stock)			$129,425 79
Capital stock paid up			$60,000 00

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ISOLATED RISK AND FARMERS'—*Concluded.*

INCOME.

Gross cash received for premiums	$90,781 02	
Deduct re-insurance, rebate, abatement and return-premiums	7,962 49	
Net cash received for premiums		82,818 53
Received for interest and dividends on stocks and all other sources		9,305 20
Total cash income		$92,123 72

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $15,474.88)	$15,474 88	
Deduct savings and salvage	1,858 63	
Net amount paid for said losses	$13,616 25	
Amount paid for losses occurring during the year	$55,250 90	
Less received for re-insurances	3,516 52	
Net amount paid for said losses	$51,734 38	
Total net amount paid during the year for fire losses		65,350 63
Commission or brokerage		9,063 44
Salaries and all other charges of officials		11,761 97
Miscellaneous payments, viz.:—General agents' expenses, including travelling, $3,718.64; agents' expenses, $1,593.05; rent, gas and water taxes, $1,827.77; advertising, $602.63; printing, $1,073.91; office books, stationery, $431.59; lithography, $154.65; postage, $1,524.12; office expenses, fuel, caretaker, telegrams, &c., $470.00; law expenses, $1,336.42; adjusting losses, $1,960.29		14,693 07
Total cash expenditure		$100,869 11

RISKS AND PREMIUMS.

Fire Risks.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	25,373	$21,860,988	$213,357 00
Taken during the year—new and renewed	9,783	8,787,313	88,451 00
Total	35,156	30,588,301	301,808 00
Deduct terminated	7,640	7,345,400	54,739 00
Gross in force at end of year	27,516	23,242,901	247,069 00
Deduct re-insured	.....	1,314,800	12,248 00
Net in force at 31st December, 1878	27,516	21,928,101	234,821 00

Total number of policies in force at date	27,516	
Total net amount in force		$21,928,101 00
Total premiums thereon		234,821 00

Subscribed and sworn to, 20th February, 1879, by

J. MAUGHAN, Jun.

Secretary.

(Received, 21st February, 1879.)

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THE LANCASHIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Chairman—NATHANIEL SHELMERDINE. | *General Manager*—GEO. STEWART.

Principal Office—Manchester, England.—Organized 22nd June, 1852.

Agent in Canada—S. C. DUNCAN-CLARK.

Head Office in Canada—Canada Permanent Buildings, Toronto.

(Commenced business in Canada, July, 1864.)

CAPITAL.

Authorized and subscribed for	£2,000,000 stg.	$9,733,333 33
Paid up in cash	200,000 stg.	973,333 33

ASSETS IN CANADA.

Loans secured by bonds and mortgages on real estate (first lien)		$51,000 00
Interest accrued on said loans		1,344 58
Canada 6 per cent. Dominion Stock deposited with Receiver-General in trust	$100,000 00	
*Canada 6 per cent. terminable bonds, not deposited	33,500 00	
Carried out at market value		134,505 00
Cash on hand at Head Office, Toronto		67 23
Cash in Dominion Bank, Toronto		2,758 85
Interest accrued and unpaid on stocks		4,500 00
Agents' balances		5,901 30
Total		200,076 96
Deduct on account of bad or doubtful Agents' balances		232 05
Total assets in Canada		$199,844 91

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed, but not adjusted (Of this $30 accrued in previous years.)	$7,602 50	
do do do resisted and in suit (Accrued in previous years.)	5,000 00	
Total net amount of unsettled claims for fire losses in Canada		12,602 50
Reserve of unearned premiums for all outstanding fire risks in Canada.		84,863 62
Total liabilities in Canada		$97,466 12

*The 6 per cent. Dominion Stock is held by the Canadian Government as a deposit. The 6 per cent. terminable bonds are in the hands of the Head Office, Manchester.

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LANCASHIRE—*Continued.*

INCOME IN CANADA.

Gross cash received for fire premiums		$181,078 68	
Less re-insurance, rebate, abatement and return-premiums		19,250 31	
Net cash received for fire premiums			$161,828 37
Received for interest on bonds and mortgages in Canada			2,857 41
do dividends on stock			11,932 18
Interest on bank account			449 56
Total cash income in Canada			$177,067 52

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at $16,977 40)		$16,977 40		
Deduct saving and salvage	$2,729 50			
Also, deduct received for re-insurance	1,000 00			
Total deductions		3,729 50		
			$13,247 90	
Paid on account previous year not in above estimate			100 00	
Expenses of settling the foregoing in Ontario and Quebec			113 05	
Paid for losses occurring during the year		$58,378 62		
Less received for re-insurances		500 60		
Net amount paid for said losses			57,878 02	
			71,338 97	
Received returned costs in final adjustment of costs *re* Magill claim (loss occurred 1869)			664 59	
Total net amount paid during the year for fire losses in Canada				$70,674 38
Paid for commission or brokerage				36,539 92
do salaries, fees, &c				2,500 05
do taxes in Canada				1,034 10
Miscellaneous payments				2,271 50
Total cash expenditure in Canada				$113,019 95

RISKS AND PREMIUMS.

Fire Risks in Canada (exclusive of British Columbia).	No.	Amount	Premium.
Policies in force at date of last statement	6,366	$11,414,118	$144,785 97
Taken during the year (new)	5,021	9,356,767	109,524 18
do (renewed)	3,184	5,670,202	71,554 50
Total	14,571	26,441,087	325,864 65
Deduct terminated	6,773	13,024,628	151,738 40
Gross in force at end of year	7,798	13,416,459	174,126 25
Deduct re-insured	.....	713,361	11,459 66
Net in force at 31st December, 1878	7,798	12,703,098	162,666 59

Total number of policies in force in Canada at date	7,798	
Total net amount in force		$12,703,098 00
Total premiums thereon		162,666 59

Subscribed and sworn to, 10th April, 1879, by

S. C. DUNCAN-CLARK.

(Received, 12th April, 1879.)

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LANCASHIRE—*Continued.*

General Business for the Year ending 31st December, 1878.

(Abstracted from Director's Report, Manchester, England, 31st March, 1879.)

FIRE BUSINESS.

The fire premiums received during the year 1878 (after deducting re-insurances) amounted to £378,343, being an increase of £32,369 upon the previous year. The claims for loss and damage by fire, together with the estimated amount to be paid for losses reported to 31st December, but not then adjusted, amounted to £213,734. After providing for all claims, reported losses, expenses of management, and re-insurances, the surplus amounted to £69,033 11s. 2d., which has been carried to the Profit and Loss Account.

DIVIDEND AND RESERVE FUND.

The income of the Proprietors' Fund for the year amounted to £91,071 5s. 5d., from which, after providing for Foreign State Taxes, a dividend of 20 per cent. and a bonus of one shilling per share have been paid, and £42,302 4s. 9d., carried to the Reserve Funds, which have thereby been increased from £242,857 18s. 2d. to £285,160 2s. 11d.

INVESTED FUNDS.

The interest on the Company's investments produced during the year the sum of £38,983 0s. 3d., being an increase of £2,605 14s. 8d. upon the previous year's income.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Premiums received after deduction of re-assurances	378,343	5	1	Losses by fire after deduction of re-assurances	213,734	12	10
				Expenses of management	41,625	19	5
				Commission	53,949	1	8
				Surplus carried to Profit and Loss Account	69,033	11	2
	£378,343	5	1		£378,343	5	1

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account	242,857	18	2	Dividends to shareholders, including that due 20th January, 1879, and bonus of 1s. per share	45,000	0	0
Interest and dividends	22,037	14	3	Foreign State Taxes	3,769	0	8
Surplus from fire business	69,033	11	2	Balance—			
				Fire Insurance Fund £150,000 0 0			
				Gen. Reserve Fund.. 135,160 2 11			
					285,160	2	11
	£333,929	3	7		£333,929	3	7

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LANCASHIRE—*Concluded.*

BALANCE SHEET OF THE LANCASHIRE INSURANCE COMPANY, ON THE 31ST DECEMBER, 1878.

LIABILITIES.		£	s.	d.
Shareholders' capital		200,000	0	0
Fire Insurance and Reserve Funds		285,160	2	11
Life Assurance Fund		382,683	6	1
		867,843	9	0
Claims under Life Policies admitted, but not yet paid	£19,353 17 11			
Outstanding fire losses	54,982 17 7			
Divid'nds due to shareholders, including that payable 20th January, 1879	27,169 10 6			
		101,526	6	0
		£969,369	15	0

ASSETS.		£	s.	d.
Mortgages on property within the United Kingdom		385,929	10	1
Loans on the Company's policies		20,368	19	4
Investments—				
In Colonial Government Securities	£27,112 13 5			
In Foreign Government Securities	172,708 0 0			
Railway and other Debentures and Debenture Stocks	157,991 0 2			
Railway Preference and other Shares	36,679 4 1			
House property and land	46,809 15 0			
		441,300	12	8
Loans on personal security		706	11	1
Agents' and branch office balances		80,271	2	11
Outstanding premiums at head office		2,625	10	2
Interest accrued		9,644	1	0
Cash at bankers'	£28,449 2 8			
Bills on hand	74 5 1			
		28,523	7	9
		£969,369	15	0

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THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1878.

President—H. B. GILMOUR, Esq. | *Secretary*—JOHN M. DOVE.

Agent in Canada—G. F. C. SMITH.

Principal Office—Liverpool. | *Head Office in Canada*—Montreal

Organized 21st May, 1836.

(Commenced business in Canada, 4th June, 1851.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£2,000,000 stg.	$9,733,333 33
Amount paid up in cash	245,640 "	1,195,448 00

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada held by the Company, viz. :—	
The Company's buildings, St. James Street, corner of Place D'Armes Square, Montreal	$ 96,846 45
Loans secured by bonds and mortgages on real estate in Canada (first lien)	646,539 17
The same constituting a second lien	2,033 34
Interest accrued on said loans	14,733 59

Stock and Bonds, viz. :—

	Par Value.	Market Value.
Dominion stock 6 per cent	$50,000 00	$50,000 00
Dominion debentures	3,000 00	3,992 50
Montreal Investment Association	25,000 00	25,000 00
Montreal and Champlain Railway bonds, July, 1881	17,033 33	16,522 33
Montreal City Debentures, 6 per cent., viz. :—		
Ordinary Municipal—May, 1885	6,000 00	6,180 00
do do 1882	6,000 00	6,090 00
do Nov., 1891	1,000 00	1,035 00
Waterworks do 1881	2,000 00	2,030 00
do do 1891	2,000 00	2,070 00
Fire telegraph May, 1887	8,000 00	8,240 00
Drill shed do 1891	10,000 00	10,350 00
Protestant School Board bonds, Montreal, Jan., 1893	20,000 00	20,400 00
do do do do 1906	10,000 00	10,250 00
Total par and market value	$160,033 33	$161,159 83

Carried out at market value (all being deposited with Receiver-General on account of fire and life)	161,159 83
Loans on life policies	763 00
Cash on hand at Head Office in Canada	78 15
Cash in Banks, viz. :—	
Bank of Montreal, Montreal	$23,107 35
do St. John	4,753 04
City and District Savings Bank, Montreal	10,383 16
Total	38,243 55
Interest accrued and unpaid on stocks	3,079 70
Agents' balances	7,613 07
Office furniture, public clock, &c., (estimated)	2,000 00
Total assets in Canada	$973,089 65

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LIVERPOOL AND LONDON AND GLOBE—*Continued.*

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	$3,150 00	
Net amount of losses resisted, viz. :— In suit (accrued previous to 1878)	3,000 00	
Total net amount of unsettled claims for fire losses in Canada		$ 6,150 00
Reserve of unearned premiums for all outstanding fire risks in Canada		98,753 35
Re-insurance fund under the Life Insurance Department in Canada		31,309 35
Due and accrued for salaries, rent and general expenses, say		751 12
Total liabilities in Canada		$136,963 82

INCOME IN CANADA.

Gross cash received for fire premiums	$160,860 20	
Deduct re-insurance, rebate, abatement and return-premiums	12,835 74	
Net cash received for fire premiums		$148,024 46
Received for interest on bonds and mortgages		29,180 22
Received for interest and dividends on stocks on all other sources		9,789 97
Received for rents		2,300 00
Total cash income in Canada		$189,244 65

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $6,497.62)		$1,365 36	
Paid for losses occurring during the year	$35,797 63		
Less received for re-insurance	69 74		
Net amount paid during the year for said losses		35,727 89	
Total net amount paid during the year for fire losses in Canada			$37,093 25
Commission or brokerage			12,360 68
Salaries, fees and all other charges of officials			13,590 98
Taxes in Canada			1,751 86
Miscellaneous payments, viz. :—Advertising, $1,493.87; rent, $1,425; repairs, $151.57; coal and gas, $344.04; travelling, $680.03; stationery, $1,279.28; fire brigade, $150.40; postage and telegrams, $989.97; exchange, $111.86; office expenses, $437.07; law charge, $10.40; surveys, $527.00; expenses on duty stamps, $113.46; underwriters, $38.72; insurance inspection, $116.17; specials, $51.20.			7,920 04
Total expenditure in Canada			$72,716 81

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LIVERPOOL AND LONDON AND GLOBE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount. $	Premiums. $ cts.
Gross policies in force at date of last statement	10334	18,252,663	167,916 13
Taken during the year—new	4045	8,789,721	74,305 12
do do renewed	4119	9,674,317	86,555 08
Total	18498	36,716,701	328,776 33
Deduct terminated	6488	15,603,139	132,341 96
Gross in force at end of year	12010	21,113,562	196,434 37
Deduct re-insured	.....	1,143,474	9,980 15
Net in force at 30th November, 1878	12010	19,970,088	186,454 22

Total number of policies in force in Canada at date 12,010
Total net amount in force $19,970,088 00
Total premiums thereon 186,454 22

Subscribed and sworn to, 27th February, 1879, by

G. F. C. SMITH,

(Received, 28th February, 1879.)

General Business for the Year ending 31st December, 1878.

(*Abstracted from the Director's Report, Liverpool, 25th February,* 1879.)

FIRE DEPARTMENT.

The Company, during the year, has increased its connection, and insured in the aggregate a larger amount than during the year 1877; but owing to the depression in trade, and the severity of the competition at present existing in all parts of the world reducing the rates formerly obtained, the net revenue shows a decrease of of £35,570. After deducting the sums paid for re-insurance of surplus risks, the prenium income amounts to £1,016,895. The losses amount to £537,483. The account, without the addition of interest, shows a surplus of £178,105; the total surplus, including interest, being £257,182.

In dealing with the surplus, the Board of Direction have carried £150,000 from "Profit and Loss" Account to the "General Reserve and Fire Re-insurance Fund," which now amounts to £1,300,000.

FIRE ACCOUNT.

Premiums received after deduction o Re-assurances	£1,016,895 16 8	Losses by fire after deduction of Re-assurances	£537,483 5 0
		Expenses of management	146,607 16 8
		Commission	137,135 5 3
		Other payments, viz.:— Contributions to fire brigades at home and abroad £8,610 6 9; State taxes (foreign) 8,953 6 4	17,563 13 1
		Balance caried to profit and loss	178,105 16 8
	£1,016,895 16 8		£1,016,895 16 8

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LIVERPOOL AND LONDON AND GLOBE—*Continued.*

CAPITAL SUM INSURANCE FUND.

Amount of fund at the beginning of the year	£2,994	10	5	Amount of fund at the end of the year, as in balance sheet	£3,204	19	11
Premiums received during the year	70	15	6				
Interest	139	14	0				
	£3,204	19	11		£3,204	19	11

PROFIT AND LOSS ACCOUNT.

Balance of last year's account	£185,140	15	3	Amount paid to Globe 6 per cent. Perpetual Annuitants	£48,734	9	6
Interest and dividends not carried to other accounts	127,811	7	6	Dividend for the year 1877	85,974	0	0
Surplus from fire account	178,105	16	8	Amount carried, General Reserve and Fire Re-insurance Fund	150,000	0	0
Increased value of dollar at exchange of 31st Dec., 1878, on American balances, over the book entries at nominal value of 4s	17,001	1	1	Exchange	4,684	9	4
				Increased value of investments taken early in the quinquennium carried to Life Account	59,284	0	0
				Amount carried to Globe 6 per cent. Perpetual Annuity Account	18,452	8	4
				Balance to next year's account	140,929	13	4
	£508,059	0	6		£508,059	0	6

Balance Sheet on the 31*st December*, 1878.

LIABILITIES.

Shareholders' Capital as stated in the Accounts for 1872	£391,752	0	0			
Deduct Stock issued to Trustees by authority of the Liverpool and London and Globe Insurance Company's Act, 1864, and held by them in trust for the Company	146,112	0	0	£ 245,640	0	0
Life Assurance Fund,—						
Liverpool and London and Globe	£2,169,970	8	0			
Globe	380,505	11	11	2,550,475	10	11
Annuity Fund,—						
Liverpool and London and Globe	£438,262	10	6			
Globe	23,973	6	5	462,235	16	11
General Reserve and Fire Re-Insurance Fund				1,300,000	0	0
Profit and Loss				140,929	13	4
Other Funds, viz:—						
Capital Sum Insurance Fund				3,204	19	11
Investment Fluctuation Fund				80,589	17	5
Permanent Fire Policy Deposit Fund				65,619	15	11
				4,848,696	3	5

Liability to the Globe Annuitants, viz: £49,626 per annum, payable in perpetuity to Globe six per cent. annuitants, and not entailing upon the Company any liability to redeem, the payment of the annuity being collaterally secured by the Guarantee Fund of one million sterling, included in the enumeration of assets in this schedule, valued at £1,102,800 0 0

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LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

Claims under Life Policies admitted but not paid,—						
Liverpool and London and Globe	33,164	14	6			
Globe	12,088	16	3			
Outstanding Fire Losses	107,900	0	0			
Other sums owing by Company,—						
Bills payable	1,399	6	5			
Dividends due and unpaid	1,121	16	8			
Amount owing to Fire Insurance Companies	13,838	6	4			
Current accounts owing by Company	5,423	13	1			
				1,277,746	13	3
				£6,126,442	16	8

ASSETS.

Liverpool and London and Globe.

Mortgages on property within the United Kingdom				643,642	1	1
Mortgages on property out of the United Kingdom				494,298	19	6
Loans on the Company's policies				117,027	9	7
Investments—						
In British and Colonial Government securities				119,941	2	2
Foreign Government securities				770,869	4	1
Railway and other debentures and debenture stocks				597,188	6	1
Railway shares (preference and ordinary)				1,246,259	13	1
House property, including offices partly occupied by the Company				460,842	16	3
Land				78,980	2	4
Life Interests and Annuities	£156,530	11	1			
Reversions	50,388	5	6			
				206,918	16	7
*Agents' Balances	97,808	17	3			
*Outstanding Premiums	74,621	12	4			
				172,430	9	7
Outstanding Interest, accrued but not due				50,806	19	9
Cash,—						
On Deposit	£225,498	7	10			
In hand and on current account with Bankers	158,012	0	10			
				383,510	8	8
Other Assets—						
Loans on Life interests, annuities and reversions	9,880	10	4			
Loans on railway and other debenture bonds, shares and other stocks	116,251	7	11			
Loans to local boards and counties in United Kingdom	225,077	6	6			
Loans on personal security	Nil.					
Office Furniture, fire engines and plant	1,323	18	9			
Bills receivable	9,708	3	1			
Amounts owing to the Company	4,907	6	9			
				367,148	13	4

Globe.

Mortgages on property within the United Kingdom	220,300	0	0			
Loans on the Company's policies	3,065	0	0			
Loans to local boards and counties in United Kingdom	19,674	19	5			
House property, including offices partly occupied by the Company	90,034	10	4			
Annuities, the property of the Company	43,503	4	10			
Railway and other debentures and debenture stocks	40,000	0	0			
				416,577	14	7
				£6,126,442	16	8

LIVERPOOL, 21st February, 1879.

* Being the uncollected portion of t he revenue of the last quarter, ending on the dat to which those accounts are made up.

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THE LONDON ASSURANCE CORPORATION, OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Governor—EDWARD BUDD, Esq. | *Secretary*—JOHN P. LAURENCE, Esq.

Principal Office—No. 7 Royal Exchange, London. Incorporated, A.D., 1720.

Agents in Canada { ROMEO H. STEPHENS & C. C. FOSTER. | *Head Office in Canada*—Montreal.

(Commenced business in Canada 1st March, 1862.)

CAPITAL.

Amount of capital authorized and subscribed for	$4,363,213 00
Amount paid up in cash	2,181,606 50

ASSETS IN CANADA.

Dominion 6 per cent. stock	$99,873 33	
Canada Debentures, £10,300	50,126 67	
*Total assets in Canada and deposited with the Receiver-General		$150,000 00

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted	$ 500 00	
do do resisted and in suit	2,162 00	
Total net amount of unsettled claims for fire losses in Canada		$2,662 00
Reserve of unearned premiums for all outstanding fire risks in Canada.		36,259 64
Re-insurance reserve under Life Department		4,984 44
Total liabilities in Canada		$43,906 08

INCOME IN CANADA.

Gross cash received for fire premiums	$64,396 78	
Deduct re-insurance, rebate, abatement, and return-premiums	3,124 34	
Net cash received for fire premiums		$61,272 44
Interest on deposit with receiver-General, $150,000, paid to Head Office, England		8,498 73
Total cash income in Canada		$69,771 17

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $6,030)	$ 2,790 25	
Paid for fire losses occurring during the year	26,907 02	
Total net amount paid during the year for fire losses in Canada		$29,697 27
Paid for commission or brokerage		9,190 80
Paid for taxes in Canada		1,077 20
All other payments in Canada		617 38
Total cash expenditure in Canada		$40,582 65

*$50,000 of this is on account of Life Branch.

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LONDON ASSURANCE CORPORATION—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	2118	$ 7,418,904	$79,976 92
Taken during the year, new	1096	3,914,787	35,070 63
do do renewed	1130	3,750,016	29,350 15
Total	4344	15,083,707	144,397 70
Deduct terminated	2160	8,064,600	70,856 96
Gross in force at end of year	2184	7,019,107	73,540 74
Deduct re-insured	.....	97,200	1,021 46
Net in force at 31st December, 1878	2184	6,921,907	72,519 28

Total number of policies in force in Canada at date 2,184
Total net amount in force $6,921,907 00
Total premiums thereon..... 72,519 28

Subscribed and sworn to, 24th February, 1879, by

C. C. FOSTER.

(Received, 25th February, 1879.)

General Business Statement for Year ending 31st December, 1878.

(*Abstacted from Directors Report, London,* 1879.)

FIRE ACCOUNT.

1877.			£	s.	d.
Dec. 31.	Amount of Fire Insurance Fund at this date		282,336	11	7
1878.					
Dec. 31.	Premiums after deduction of re-assurances and returns		213,936	3	0
	Interest and dividends	£11,506 9 4			
	Less income tax	167 5 6			
			11,339	3	10
			£507,611	18	5
	Losses after deduction of re-assurances and salvages		82,657	6	3
	Expenses of management		35,943	18	8
	Commission		33,217	19	5
	Bad debts		370	4	2
	Profit as per Profit and Loss Account		36,084	19	0
	Amount of Fire Insurance Fund at this date, as per balance sheet		319,337	10	11
			£507,611	18	5

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LONDON ASSURANCE CORPORATION—*Continued.*

MARINE ACCOUNT.

			£	s.	d.
1877.					
Dec. 31.	Amount of Marine Insurance Fund at this date		156,867	11	2
1878.					
Dec. 31.	Premiums after deduction of brokerage, discount and re-assurances		95,339	7	6
	Interest and dividends	£6,393 1 0			
	Less income tax	92 18 9			
			6,300	2	3
			£258,507	0	11
	Losses after deduction of re-assurances and salvages		39,489	11	4
	Returns of premiums		10,725	10	7
	Expenses of management		14,965	5	2
	Commission to Agents abroad		610	18	2
	Bad debts		321	14	0
	Profit, as per profit and loss account, being profit on the Marine Account of the year 1875		38,782	10	6
	Amount of Marine Insurance Fund at this date, as per balance sheet		153,611	11	2
			£258,507	0	11

PROFIT AND LOSS ACCOUNT.

			£	s.	d.
1877.					
Dec. 31.	Balance of account at this date		115,051	1	11
1878.					
Dec. 31.	Interest and dividends not carried to other accounts...£35,488 9 8				
	Less income tax 515 18 4				
		£34,972 11 4			
	Profit on Life Assurance Account...	16,816 12 11			
	On Fire Account.....	36,084 19 0			
	On Marine Account.....	38,782 10 6			
			126,656	13	
			£241,707	15	8
	Dividends to shareholders		107,586	0	0
	Income tax		236	15	5
	Balance as per balance sheet		133,885	0	3
			£241,707	15	8

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LONDON ASSURANCE CORPORATION—*Concluded.*

Balance Sheet, 31*st December*, 1878.

LIABILITIES.		£	s.	d.
Shareholders' capital, £896,550, of which is paid up		448,275	0	0
General Reserve Fund		307,462	1	7
Life Assurance Funds		1,727,352	11	11
Fire Fund		319,337	10	11
Marine Fund		153,611	11	2
Profit and Loss		133,885	0	3
		3,089,923	15	10
Claims under life policies admitted but not yet paid	£40,645 18 9			
Outstanding fire losses	16,178 7 9			
do Marine losses	746 16 6			
do Annuities	402 0 6			
do Dividends to shareholders	3,991 10 0			
do Income tax	164 3 1			
Clerks' Savings' Fund	2,315 12 1			
		64,444	8	8
		£3,154,368	4	6

ASSETS.		£	s.	d.
Mortgages on property within the United Kingdom	£1,070,077 10 5			
Loans upon Parliamentary rates and rent charges	1,052,264 6 2			
		2,122,341	16	7
Mortgages on property out of the United Kingdom		Nil.		
Loans on the Corporation's life policies		34,465	14	8
Investments:—				
In British Government Securities viz.:—				
£356,000 9 2 Stock	£311,137 18 3			
Turkish 4 per cent. Guaranteed Bonds	22,900 0 0			
		334,037	18	3
Indian and Colonial securities		226,199	0	0
*Foreign securities		230,001	4	8
Railway and other debentures		30,850	2	6
Railway preferred ordinary stock		15,543	9	0
House property		11,600	0	0
Reversions and life interests		43,753	17	9
Government life annuities (£120 0 0 per annum)		236	0	0
Loans upon personal security		Nil.		
Agents' balances		25,955	17	2
Outstanding premiums		11,514	7	10
do interest		2,944	11	1
Cash:—				
On deposit	£18,000 0 0			
In hand and on current account	35,591 16 3			
		53,591	16	3
Bills receivable		11,128	4	3
Policy stamps		204	4	6
		£3,154,368	4	6

*Foreign securities held in connection with foreign insurance business—

United States 4½ per cent. registered bonds, $1,100,000	£226,890	3	2
Foreclosed mortgage (arising out of a fire claim) $7,044.51	1,291	9	11
Italian rente ... lire 65,000	1,819	11	7
	£230,001	4	8

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THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—CROWELL WILLSON. | *Secretary and Agent*—D. C. MACDONALD.

Principal Office—London, Ontario.

(Organized and commenced business in Canada, A.D., 1859.)

CAPITAL.

A mutual company having no stockholders but merely members who are insured, and who are only bound to the extent of their premium notes given for insurance. The Company insures only private dwellings and their contents, and farm property.

ASSETS.

Loans secured by bonds or mortgages, on which not more than one year's interest is due, constituting first lien on real estate			$4,307 62
Dominion Stock deposited with Receiver-General			25,000 00
Cash on hand at Head Office			716 16
Cash in Banks, viz. :—			
Federal Bank	$10,876 33		
* do special deposit	5,000 00		
		$15,876 33	
Molson's Bank		56 25	
Total			15,932 58
Agents' balances			38,875 44
Bills receivable			5,579 34
(Amount of same overdue, $5,579.34.)			
Premium notes on hand		$237,638 86	
Less amount paid thereon		52,803 42	
			184,835 44
(Total assessments on premium notes, $70,307.42.)			
Office furniture			607 83
Total assets			$275,854 41

LIABILITIES.

Net amount of fire losses adjusted but not due	$6,494 15	
do claimed but not adjusted	13,780 15	
do reported or supposed, but not claimed	534 75	
	20,809 05	
Net amount of fire losses resisted :—		
Not in suit	2,559 28	
Total net amount of unsettled claims for losses in Canada		23,368 33
Reserve of unearned premiums for all outstanding risks in Canada		209,284 40
Total liabilities		$232,652 73
Surplus of assets over liabilities		$43,201 68

* Deposited to credit of Receiver-General.

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LONDON MUTUAL—*Concluded.*

INCOME.

Gross premiums received in cash		$31,539 64	
Gross cash received on bills and notes taken for premiums		57,256 20	
Gross cash received for premiums		88,795 84	
Deduct re-insurance, rebate, abatement and return-premiums		354 73	
Net cash received for premiums			$88,441 11
Bill and notes received during the year for premiums and remaining unpaid:—			
Premium notes		$97,522 27	
Due bills		11,161 12	
Total		$108,683 39	
Received for interest and dividends on stocks, and all other sources			2,422 56
Sundries, viz.: Sundry debtors, $269.50; mortgage, $800; Division Court, $589.58; bills receivable, $126.21; premium notes cancelled, $51.63; transfer fees, 185.61; extra premiums, $136.44			2,158 97
Total cash income			$93,022 64

EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $15,672.81)	$16,251 65		
Less received for re-insurance	542 50		
Net amount paid for said losses		$15,709 15	
Paid for losses occurring during the year		51,890 20	
Total net amount paid during the year for fire losses			$67,599 35
Commission or brokerage			9,464 24
Salaries, fees, and all other charges of officials			10,404 73
Miscellaneous payments, viz.: Bank Agency, $164; law expenses, $558.64; postages, $1,036.34; stationery, $293.15; printing, $1,225.63; advertising, $196.75; rent, $575; petty expenses, $72.79; sundries, 314.88; interest, $468.15; Legislative expenses, (bill), $327.74; Receiver-General (inspection) $86.52			5,319 59
Total cash expenditure			$92,787 91

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	40 167	$38,045,062	$385,345 44
Taken during the year	13,756	13,474,935	149,747 40
Total	53,923	51,519,997	535,092 84
Deduct terminated	12,991	13,259,225	130,261 69
Gross in force at end of year	40,932	38,260,772	404,831 15
Deduct re-insured	.....	122,440	878 71
Net in force at 31st December, 1878	40,932	$38,138,332	$403,952 44

Total number of policies in force at date	40,932	
Total net amount in force		$38,138,332 00
Total premiums thereon		403,952 44

Subscribed and sworn to, 19th day of February, 1879, by

CROWELL WILLSON,
President.

D. C. MACDONALD,
Secretary.

(Received, 24th February, 1879.)

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THE MERCHANTS' MARINE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—WILLIAM DARLING.

Secretary—PERCEVAL TIBBS. | *General Manager*—J. K. OSWALD.

Principal Office—Montreal. Organized or Incorporated, May, 1874.

(Commenced business in Canada, 1st April, 1876.)

CAPITAL.

Amount of joint stock capital authorized	$1,000,000 00
Amount subscribed for	500,000 00
Amount paid up in cash	100,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS.

Bonds held by the Company.	Par Value.	Market Value.	
Fifteen Montreal Harbor Bonds, $2,000 each	$30,000 00	$30,900 00	
Carried out at market value			$30,900 00
Cash in Banks, viz. :—			
Consolidated Bank, Montreal		$18,020 00	
Exchange do do		6,300 00	
Bank of Montreal do		1,880 15	
do Halifax		1,853 09	
do St. John, N.B		143 36	
do Ottawa		52 26	
Union Bank, Charlottetown, P.E.I		281 00	
Total			28,529 86
(Of the above amount, $6,000 in the Exchange Bank, $17,000 in the Consolidated Bank, and the $30,000 Montreal Harbor Bonds,—$53,000 in all,—is deposited with the Receiver-General.)			
Interest due and unpaid on stocks			900 00
Agents' balances			4,639 69
Bills receivable			29,404 96
Amount of same overdue, $48.			
Sundry, viz. :—			
Open accounts		$14,558 87	
Balances due from other Companies		4,671 48	
Office furniture, books and stationery		925 40	
Schooner "Abeona"		1,663 19	
			21,818 94
Total assets			$116,193 45

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses adjusted, but not due :—		
Ocean		$ 389 44
Net amount of losses claimed, but not adjusted :—		
Inland Marine	$ 212 41	
Ocean	1,522 58	
		1,734 99

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MERCHANTS' MARINE—*Continued.*

Net amount of losses reported or supposed, but not claimed:—			
Inland Marine	$140 11		
Ocean	222 69		
		362 80	
Net amount of losses resisted and in suit:—			
Ocean		2,677 91	
Total amount of unsettled claims for losses in Canada			5,165 14
Reserve of unearned premiums for all outstanding risks in Canada, viz.:—			
Inland Marine		$ 197 75	
Ocean		12,332 20	
Total reserve of unearned premiums for risks in Canada			12,529 95
All other claims against the Company:—			
Balances due to other Companies		$ 480 79	
Open accounts		58 33	
			539 12
Total liabilities, excluding capital stock in Canada			$18,234 21

(2) *Liabilities in other Countries.*

Net amount of ocean losses due and yet unpaid	$1,361 14	
Total liabilities in other countries		$1,361 14
Total liabilities, excluding capital stock, in all countries		$19,595 35
Capital stock paid up		100,000 00

INCOME.

For Inland Marine Risks.

	In Canada.
Gross premiums received in cash	$ 8,680 52
Gross cash received on bills or notes taken for premiums	6,866 37
Gross cash received for premiums	15,546 89
Deduct re-insurance, rebate, abatement and return-premiums	3,589 21
Net cash received for said premiums	11,957 68

Bills and notes received during the year for premiums, and remaining unpaid, $735.

For Ocean Risks.

Gross premiums received in cash	$35,380 93
Gross cash received on bills or notes taken for premiums	73,229 80
Gross cash received for premiums	108,610 73
Deduct re-insurance, &c.	13,775 55
Net cash received for said premiums	94,835 18

Bills and notes received during the year for premiums, and remaining unpaid, $28,669.96.

Total net cash received for premiums	106,792 86	
Total net cash received for premiums in all countries		$106,792 86
Received for interest on bonds and mortgages		1,800 00
Received for interest and dividends on stocks and all other sources		1,616 44
Total cash income		$110,209 30

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MERCHANTS' MARINE—*Continued.*

EXPENDITURE.

	In Canada.	
Amount paid for inland marine losses occurring in previous years (which losses were estimated in the previous statement at $9,491.16)	$12,866 52	
Less amount received for re-insurance	566 48	
Net amount paid during the year for said losses	$12,300 04	
Paid for inland marine losses occurring during the year	$11,364 83	
Less received for re-insurances	5,712 54	
Net amount paid for said losses	$5,652 29	
Total net amount paid during the year for inland marine losses (in Canada)		$17,952 33
Total net amount paid during the year for ocean losses		*76,423 34
Commission or brokerage		6,186 23
Salaries, fees and all other charges of officials		8,050 00
Taxes		230 37
Miscellaneous payments, viz.:—Expense account, $2,478.15; books, stationery and printing, $1,274.79; telegraph accounts, $195.12; office rent and furniture, $632.82; travelling expenses, $834.77; adjusters and legal expenses, $212.86; advertising, $202.07; exchange account, $17.94		5,848 52
Total cash expenditure		$114,690 79

*Of this amount $14,358 23 was paid for losses occurring in previous years.

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MERCHANTS' MARINE—*Continued.*

RISKS AND PREMIUMS.

	In Canada.			In Other Countries.			Total in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
Inland Marine Risks.		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	3	12,000	155 00	.....	.....	.....	3	12,000	155 00
Taken during the year	732	1,258,887	16,281 89	.....	.....	.....	732	1,258,887	16,281 89
Total	735	1,270,887	16,436 89	.....	.....	.....	735	1,270,887	16,436 89
Deduct terminated	731	1,257,987	15,976 89	.....	.....	.....	731	1,257,987	15,976 89
*Gross and net in force at 31st December, 1878	4	12,900	460 00	.....	.....	.....	4	12,900	460 00
Ocean Risks.									
Gross policies in force at date of last statement	258	609,986	24,495 27	7	30,605	1,621 26	265	640,591	26,116 53
Taken during the year	2,971	3,828,455	82,920 22	.....	.....	.....	2,971	3,828,455	82,920 22
Total	3,229	4,438,441	107,415 49	7	30,605	1,621 26	3,236	4,469,046	109,036 75
Deduct terminated	3,052	3,985,193	92,012 79	7	30,605	1,621 26	3,059	4,015,798	94,634 05
Gross in force at end of year	177	453,248	14,402 70	.....	.....	.....	177	453,248	14,402 70
Deduct re-insured	.....	20,850	2,070 50	.....	.....	.....	.....	20,850	2,070 50
Net in force at 31st December, 1878	177	432,398	12,332 20	.....	.....	.....	177	432,398	12,332 20

*The whole of the Inland Marine Hull risks were insured against fire for the winter months.

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MERCHANTS' MARINE—*Concluded.*

Total number of policies in force at date	181	
Total net amount in force		$445,298 0
Total premiums thereon		12,792 2

Subscribed and sworn to, 29th January, 1879, by

W. DARLING,
President.

J. K. OSWALD,
General Manager.

(Received, 1st February, 1879.)

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THE NATIONAL INSURANCE COMPANY, MONTREAL.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—ALEXANDER W. OGILVIE.

Secretary and Agent—HENRY LYE. | *Principal Office*—Montreal.

Organized 30th September, 1875.

(Commenced business in Canada, 12th January, 1876.)

CAPITAL.

Amount of joint stock capital authorized	$2,000,000 00
Amount subscribed for	700,300 00
Amount paid up in cash	187,994 92

(*For List of Stockholders, see Appendix.*)

ASSETS.

Loans secured by bonds or mortgages, on which not more than one year's interest is due, constituting a first lien on real estate		$1,000 00
Interest accrued and unpaid on said loans		17 50
*Stocks and bonds held by the Company, viz:—	Par Value.	
Town of Longueuil waterworks loan, Nos. 0001 to 0500, inclusive, at $100	$50,000 00	
Township of North Stukely, Nos. 1 to 70, inclusive, at $100	7,000 00	
" Ely bonds, Nos. 28 to 75, inclusive, at $100	4,800 00	
Parish of St. Pie bonds, Nos. 1 to 114, inclusive, at $100	11,400 00	
Town of Longueuil bonds, general loan, Nos. 001 to 020, inclusive, at $100	2,000 00	
Total par value	$75,200 00	
Carried out at par value		$75,200 00
Cash on hand at head office		878 44
Interest accrued and unpaid on stocks		1,220 00
Agents' balances		5,089 59
Bills receivable		9,125 00
All other property belonging to the Company, viz:—		
Office fixtures, furniture, maps and diagrams	$1,616 51	
Office supplies, rating schedules, books and stationery in connection with 150 branch offices, general agencies and agencies	15,000 00	
		16,616 51
Gross assets		$109,147 04
Deduct from par value of debentures to reduce to market value		3,760 00
Total assets		$105,387 04

*Of these the Longueuil Waterworks bonds, and $6,000 North Stukely, are deposited with the Receiver-General.

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NATIONAL—*Continued.*

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses adjusted but not due	$679 28	
do claimed but not adjusted, estimated at	6,200 00	
Total net amount of unsettled claims for fire losses in Canada estimated		$6,879 28
Total reserve of unearned premiums for all outstanding risks in Canada.		35,782 29
Accrued for salaries, rent, advertising agency and other miscellaneous expenses		333 33
Money borrowed—stockholders notes discounted and cash advanced by Exchange bank—interest at 7 per cent		25,902 90
Total liabilities (excluding capital stock) in Canada.		$68,897 80

(2.) *Liabilities in other Countries.*

Amount possibly to become due on settlement of American re-insurance account	$1,948 24
Total liabilities in other countries	$1,948 24
Total liabilities (excluding capital stock) in all countries	$70,846 04
Capital stock paid up	$197,119 92

INCOME.

For Fire Risks.	In Canada.	
Gross cash received for premiums	$73,991 73	
Deduct re-insurance, rebate, abatement and return premiums	13,921 98	
Net cash received for said premiums	$60,069 75	
Total net cash received for premiums in all countries		$60,069 75
Received for interest and dividends on stock, and all other sources		4,544 46
Total		$64,614 21
Received for calls on capital		19,969 79
Total cash income		$84,584 00

EXPENDITURE.

	In Canada.	
Amount paid during the year for fire losses occurring in previous years, (which losses were estimated in the last statement at $24,382.80)	$18,525 13	
Amount paid for losses occurring during the year	30,418 61	
Total net amount paid during the year for losses		$48,943 74
Commission or brokerage		9,431 45
Salaries, fees, and all other charges of officials		12,819 33
Taxes		1,584 16
Miscellaneous payments, viz:		
Legal and loss expenses, $1,822·41; postage and telegrams, $737.13; exchange and express, $210.35; rent, $2,000.00; travelling expenses, $3,844.68; printing and stationery, $1,967.25; advertising, $2,027.45; petty expenses, $483.01; office furniture, $223.50		13,315 83
Total cash expenditure		$86,094 51

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NATIONAL—*Concluded.*

RISKS AND PREMIUMS.

	In Canada. Amount.	In Canada. Premiums.	In other Countries. Amount.	In other Countries. Premiums.	Total in all Countries. Amount.	Total in all Countries. Premiums.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	7,931,042	101,042 47	968,044	13,553 06	8,899,086	114,595 53
Policies taken during the year—new and renewed	6,049,592	73,991 73	.....	.....	6,049,592	73,991 73
Total	13,980,634	175,034 20	968,044	13,553 06	14,948,678	188,587 26
Deduct terminated	8,454,784	95,577 05	876,131	12,118 98	9,330,915	107,696 03
Gross in force at end of year	5,525,850	79,457 15	91,913	1,434 08	5,617,763	80,891 23
Deduct re-insured	359,067	5,000 14	91,913	1,434 08	450,980	6,434 22
Net in force at 31st December, 1878	5,166,783	74,457 01	.....	.....	5,166,783	74,457 01

Total number of policies in force at date.....No return.
Total net amount in force.....$5,166,783 00
Total premiums thereon..... 74,457 01

Subscribed and sworn to, 28th February, 1879, by

A. W. OGILVIE,
President.

HENRY LYE,
Secretary.

(Received, 3rd March, 1879.)

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NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR YEAR ENDING 30TH NOVEMBER, 1878.

President—HIS GRACE THE DUKE OF ROXBURGH.

General Manager—DAVID SMITH. | *Agent in Canada*—MACDOUGALL & DAVIDSON.

Principal Office—Edinburgh. | *Head Office in Canada*—Montreal.

(Organized or incorporated, 1809. Commenced business in Canada, 1862.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for, £2,000,000 sterling	$9,733,333 33
Amount paid up in cash, £250,000 sterling	1,216,666 67

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada, held by the Company, viz.:—			
Four-story building situate N.W. corner of St. François Xavier and Hospital Streets, Montreal, occupied by the Company and tenants as offices		$70,000 00	
Lot on Canterbury Street, St. John, N.B., on which former office of the Company stood		3,240 00	
			73,240 00
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate			84,500 00
Interest accrued and unpaid on said loans			937 12
Canadian stocks and bonds, viz.:—	Par Value. $ cts.	Market Value. $ cts.	
Dominion 6 per cent. stock	50,000 00	50,000 00	
City of Montreal 6 per cent. bonds	65,000 00	66,950 00	
Montreal Harbor 6½ per cent. bonds	47,000 00	48,880 00	
Deposited with Receiver-General in trust for security policy holders	162,000 00	165,830 00	
Other investments in control entirely of the Company:—			
Dominion 5 per cent. stock	80,000 00	80,000 00	
City of Montreal 6 per cent. bonds	53,000 00	53,530 00	
Montreal Harbor 6½ per cent. bonds	8,000 00	8,320 00	
do do do	25,000 00	25,750 00	
Province of Ontario Railway Subsidy Fund certificates	149,565 33	149,565 33	
Total par and market value	477,565 33	482,995 33	
Carried out at market value			482,995 33
Cash on hand at head office in Canada			910 19
do in British Columbia			821 62
Cash in Banks, viz.:—			
Bank of Montreal, special		$55,000 00	
do current account		16,605 40	
Credit Fonciers		5,002 79	
Bank of Prince Edward Island		886 40	
Total			77,494 59
Interest accrued and unpaid on stocks and bonds			3,845 81
Agents' balances			26,203 97
Office furniture, Toronto and Montreal offices			2,500 00
Total assets in Canada			$753,448 63

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NORTH BRITISH AND MERCANTILE—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire losses in Canada due and unpaid	$26,812 52	
do do resisted and in suit (of which $5,000 incurred in previous years in Nova Scotia)	6,500 00	
Total net amount of unsettled claims for fire losses in Canada		$ 33,312 52
Reserve of unearned premiums for all outstanding fire risks in Canada.		154,478 12
Re-insurance fund, under the life insurance branch		265,864 67
Total liabilities in Canada		$453,655 31

INCOME IN CANADA.

Gross cash received for fire premiums	$317,693 56	
Deduct re-insurance, rebate, abatement and return premiums	35,219 01	
Net cash received for fire premiums		$282,474 55
Received for interest and dividends on bonds and mortgages		32,739 48
do on stocks and other sources		21,940 54
Rents received from Montreal property		4,450 00
Total cash income in Canada		$341,604 57

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years		$10,840 67	
Paid for fire losses occurring during the year	$117,081 52		
Less re-insurances	9,425 06	107,656 46	
Total net amount paid during the year for fire losses in Canada			$118,497 13
do do do commission or brokerage			43,467 02
do do do salaries, fees, &c.			13,456 57
do do do taxes in Canada			1,816 94
Miscellaneous payments, viz.:—Postages, express and freight charges, telegrams, cablegrams, travelling expenses, &c., $3,657.47; printing, advertising, book-binding, stationery, rents, gas and water rates and repairs, $7,420.38; law expenses, $576.40; Auditors' fees, $175.00; Insurance Superintendents' assessment for 1877, $286.05; Underwriters' Association, $157.36; plans of various places, $653.31; donation to firemen, $10.00; Fire Commissioners, $65.84; stationery, postage and advertising in British Columbia, $46.30; re-building building destroyed in Canterbury Street, $145,19		$13,193 30	
Less amount charged to life department		800 00	
			12,393 30
Total expenditure in Canada			$189,630 96

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount. $	Premium. $ cts.
Taken during the year—new	6,195	15,248,761	151,851 40
do do renewed	7,273	17,571,077	160,014 15
Gross in force at end of year	11,637	29,837,760	292,349 32
Deduct re-insured	.....	2,520,650	32,031 15
Net in force 30th November, 1878	11,637	27,317,110	260,318 17
Gross and net in force in British Columbia	.....	312,850	4,305 75
Net in force 30th November, 1878	.....	27,629,960	264,623 92

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NORTH BRITISH AND MERCANTILE—*Continued.*

Total number of policies at date	No Return.
Total net amount in force	27,629,960 00
Total premiums thereon	264,623 92

Subscribed and sworn to, 18th April, 1879, by

THOS. DAVIDSON.

(Received, 19th April, 1879.)

General Business for the Year ending 31st December, 1878.

(*Abstracted from Director's Report, Edinburgh, 31st March, 1879.*)

FIRE BUSINESS.

In 1877 the net premiums received amounted to		£908,014 5 3
During 1878 the premiums received amounted to	£1,165,719 19 11	
Deduct re-insurances	250,523 18 8	
Net premiums were		915,196 1 2
Exhibiting an increase of		7,181 16 0

The losses by fire have amounted to £472,701 15s. 9d.; this embraces a full estimate of all claims that had arisen prior to 31st December, 1878.

After setting aside the usual one-third of the premiums for the year, the balance on the profit and loss account for 1878 amounts to £237,047 14s. 3d.

General State of Affairs as at 31st December, 1878.

LIABILITIES.

Fire Department.

Shareholders' capital		£ 250,000 0 0
Reserve Fund	£939,576 19 11	
Profit and loss account	57,047 14 3	
Premium reserve	305,065 7 1	
		1,301,690 1 3
Unclaimed dividends		1,840 10 4
Outstanding losses		82,825 9 7
Bills payable		4,629 15 0
Re-assurance premiums		65,771 17 8
Superannuation Fund		14,370 4 10
Sundry accounts due		5,249 0 4
		£1,726,476 19 0

ASSETS.

Fire Department.

Foreign Government securities	£489,339 15 7
Colonial Government and Municipal securities	61,032 19 6
£50,000 new 3 per cent. annuities	47,031 5 0
£40,000 Indian 4 per cent. bonds	39,225 0 0
Loans on heritable security	170,784 6 0
	807,413 6 1
Premises in Edinburgh, London and branches, partly occupied as offices of the company, and partly producing rental	322,386 7 7
161 shares company's stock @ £18 6s. 6d.; market price £37 10s.	2,950 6 6
Premiums in course of collection and cash in hand at branches and agencies and at branch bankers	334,253 3 0
Bills receivable	35,042 0 8
Due by bankers, short loans in London, and in hand	192,928 7 5
Due by Life Office	27,183 10 2
Outstanding interest	1,319 17 7
	£1,726,476 19 0

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NORTH BRITISH AND MERCANTILE—*Concluded.*

Profit and Loss Account, 1878.

To Losses in 1878				£638,470	18	4	By Premium Reserve Account, '77			£302,671	8	5
Re-assurances				165,769	2	7	Premiums in 1878	£1,165,719	19 11			
				472,701	15	9	Re-assurances	250,523	18 8			
Income tax on company's profits				1,665	10	5				915,196	1	3
Agency and other losses irrecoverable				1,308	15	9	Transfer fees			41	5	0
Charges—							Interest			60,923	4	0
General charges	£155,477	15	1				Profit on foreign exchange			3,261	0	4
Deduct proportion charged to life	21,238	13	8				Profit realized on sale of company's shares and other investments			9,972	4	2
	134,239	1	5									
Commission	140,036	18	6									
				274,275	19	11						
Premium Reserve Account, one-third of £915,196 1s. 3d., net premiums in 1878				305,065	7	1						
Rest account	£180,000	0	0									
Balance carried down	57,047	14	3									
				237,047	14	3						
				£1,292,065	3	2				£1,292,065	3	2
							By Balance brought down			£57,047	14	3

Rest Account, 31st December, 1878.

To Interim dividend, paid in October, 1878				£35,000	0	0	By Balance, 31st December, 1877			£829,576	19	11
Dividend payable April, 1879				35,000	0	0	Less dividend to 31st December, 1877			35,000	0	0
Bonus				10,000	0	0				794,576	19	11
Bonus of £2 10s. per share in payment of call				100,000	0	0	Transferred from Fire Profit and Loss Account in 1878, as above			180,000	0	0
				180,000	0	0						
Balance down				794,576	19	11						
				£974,576	19	11				£974,576	19	11
							By Balance brought down			£794,576	19	11

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THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Chairman—WILLIAM LESLIE. | *General Manager* - A. P. FLETCHER.

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. | *Agent in Canada*—TAYLOR BROS.

(Organized or Incorporated, 1836; Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£3,000,000	$14,600,000
Amount paid up in cash	150,000	730,000

ASSETS IN CANADA.

Stocks and Bonds held by the Company:—

	Par Value.	Market Value.
Canada 6 per cent. Dominion Stock	$85,333 33	$86,899 66
do 5 do Sterling Debentures, £2,500 stg.	12,166 67	12,166 67
do 5 do Currency do £500	2,000 00	2,040 00
Total par and market value	100,000 00	101,106 33

In deposit with Receiver-General in trust	$101,106 33
Cash in hand at head office	2,209 85
Interest accrued and unpaid on stocks	1,641 66
Agents' balances	5,144 12
Total assets	$110,101 96

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted	$1,772 95	
do do do resisted and in suit	800 00	
Total net amount of unsettled claims for fire losses in Canada		$2,572 95
Reserve of unearned premiums for all outstanding fire risks in Canada		44,635 11
Total liabilities in Canada		$47,208 06

INCOME IN CANADA.

Gross cash received for fire premiums	$84,660 97	
Deduct re-insurance, rebate, abatement and return-premiums	8,620 99	
Net cash received for fire premiums		$76,039 98
Add interest and dividends on stocks and all other sources		5,858 32
Other income		186 33
Total cash income in Canada		$82,084 63

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NORTHERN—*Continued.*

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $6,350)		$2,844 52	
Paid for fire losses occurring during the year	$52,729 84		
Deduct savings, salvage and re-insurances	4,323 63		
Net amount paid for said losses		48,406 21	
Total net amount paid during the year for fire losses in Canada			$51,250 73
Agents' commission and allowance			15,801 45
Total expenditure in Canada			$67,052 18

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	4118	$7,844,765	$80,157 84
Taken during the year—new	2457	4,682,457	46,072 59
do renewed	2049	4,196,774	38,114 42
Total	8624	16,723,996	164,344 85
Deduct terminated	3675	7,792,344	71,112 67
Gross in force at end of year	4949	8,931,652	93,232 18
Deduct re-insured		658,841	6,207 62
Net in force, 31st December, 1878	4949	8,272,811	87,024 56

Total number of policies in force in Canada at date 4,949
Total net amount in force $8,272,811 00
Total premiums thereon 87,024 56

Subscribed and sworn to, 13th February, 1879, by

JAMES W. TAYLOR.

(Received, 14th February, 1879.)

General Business for the Year ended 31st December, 1878.

(*Abstracted from Directors' Report, Aberdeen, 13th June*, 1879.)

FIRE DEPARTMENT.

The excessive depression in trade during the past year prevented any expansion of the business of this department, but it is a satisfaction to the Directors to be able to report that the revenue, which under such circumstances might have been expected to fall off, has maintained its ground, and even shows a trifling increase upon the revenue of the previous year; the net premiums for 1878 having amounted to £405,689 5s. 1d. against £403,718 6s. 6d. in 1877.

No fire of any great magnitude having occurred during the year, the losses were considerably below the average (59·17 per cent. since the establishment of the company), and amounted to only £180,018 9s. 2d., or 44·37 per cent. of the premiums received.

The increase in the cost of obtaining and carrying on the business spoken of in the last report has, the Directors are sorry to say, not been arrested during the past year, and the charges of this department (in which, as the shareholders know, are included the commission paid to agents, licenses and taxes to foreign Governments,

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NORTHERN—*Continued.*

and outgoings of every kind) amounted to £121,840 10s. 5d., or 30·04 per cent. upon the premiums—an increase of 0·67 per cent. as compared with the ratio of the previous year.

The result of the year's business is shown in the annexed account No. 1, from which it will be seen that the net profit of the year in this department amounted to £103,173 6s.

Revenue Account for the period ending 31st December, 1878.

FIRE ACCOUNT.

		£ s. d.			£ s. d.
Amount of Fire Fund at the beginning of the year		346,564 14 0	Losses by fire paid and outstanding (after deduction of re-assurances)	£180,018 9 2	
Amount transferred from Profit and Loss Account, in terms of resolution of general meeting held 14th June, 1878		28,435 6 0	Commission	54,362 8 5	
Proportion of premiums set apart in 1877 for "current risks"	£134,572 15 6		Expenses of management	67,478 2 0	
Premiums received after deduction of re-assurances	405,689 5 1		Proportion of premiums set aside for "current risks" of 1878, being one-third of the year's revenue	135,229 15 0	
			Balance of revenue transferred to Profit and Loss Account	103,173 6 0	
			Amount of Fire Fund at the end of the year, as per Balance Sheet		375,000 0 0
	£540,262 0 7	£375,000 0 0		£540,262 0 7	£375,000 0 0

PROFIT AND LOSS ACCOUNT.

	£ s. d.
Brought forward from last year	103,238 3 11
Profit on Fire Account of 1878	103,173 6 0
Balance on Interest Account, after charging it with the amounts due to the Life and Annuity Funds respectively	51,166 4 11
Profits on investments realised	152 14 10
Transfer dues	41 15 0
	£257,772 4 8
Dividend and bonus declared 14th June, 1878	41,250 0 0
Dividend declared 21st November, 1878	22,500 0 0
Amount transferred to Fire Reserve Fund in terms of resolution of general meeting held 14th June, 1878	28,435 6 0
Income tax	2,695 16 10
Allowances to retired, and to families of deceased, officers of the company	857 10 0
Agents' balances irrecoverable	227 12 2
Loss incurred on mortgage foreclosed	1,457 2 11
Loss on exchange	327 18 2
Balance at credit of this account, as per Balance Sheet	160,020 18 7
	£257,772 4 8

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NORTHERN—*Concluded.*

Balance Sheet on the 31st December, 1878.

LIABILITIES.

Shareholders' capital paid up				150,000	0	0
General Reserve Fund				150,000	0	0
Fire Fund				375,000	0	0
Premiums set aside for "current fire risks"				135,229	15	0
Life Assurance Fund:—						
Non-participation branch				254,524	1	6
Participation branch				1,101,245	3	7
Annuity Fund				65,158	17	6
Balance at the credit of Profit and Loss Account				160,020	18	7
				£2,391,178	16	2
Claims under life policies admitted but not due	£28,239	2	0			
Outstanding fire losses	29,984	12	8			
Outstanding charges	7,075	14	3			
Bills payable, being drafts by distant agencies not arrived at maturity	1,225	0	0			
Due to other companies and agents	23,741	3	1			
Shareholders' dividends unclaimed	1,281	1	7			
				91,546	13	7
				£2,482,725	9	9

ASSETS.

Mortgages on property within the United Kingdom	447,836	13	7
*Mortgages on property out of the United Kingdom	105,932	19	6
Loans on parochial and other public rates	187,987	12	9
do life interests	29,075	18	11
do reversions	45,023	7	2
do Indian and Colonial Government securities	30,000	0	0
do stocks of sundry incorporated companies	16,254	13	0
do railway preference shares	24,000	0	0
do the company's policies	47,997	0	8
do personal security	11,195	8	9
Investments:—			
British Government securities	74,001	18	4
Indian and Colonial Government securities	331,745	5	5
Foreign Government securities	280,565	12	3
Railway and other debentures and debenture stocks	245,791	17	0
do preference and guaranteed stocks	197,418	15	6
Gas and water companies' stocks	36,387	13	7
Rent charges	14,518	6	8
House property	46,168	0	11
Freehold ground rents	30,641	4	2
Life interests	2,198	19	3
Reversions	32,397	0	1
Bills receivable, being remittances not arrived at maturity	22,379	12	6
Due from other companies and agent	97,872	0	11
Outstanding premiums	11,795	11	5
Interest accrued but not payable	25,472	4	7
Cash in the hands of bankers (on deposit)	34,220	16	8
do do (on current account)	52,891	6	3
Stamps on hand	300	9	1
Cash in hand	355	0	10
	£2,482,725	9	9

* Viz.: in Australia, under the direction of the Local Board at Melbourne.

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THE OTTAWA AGRICULTURAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JOHN ROCHESTER, M.P. | *Secretary & Chief Agent*—JAS. BOURNE.

Principal Office—Ottawa.

(Organized 26th May, 1874. Commenced business, 14th August, 1875.)

CAPITAL.

Amount of joint stock capital authorized	$1,000,000 00
Amount subscribed for	678,850 00
Amount paid up in cash	96,388 75

(*For list of Shareholders, see Appendix.*)

ASSETS.

Cash on hand at head office			36 87
Cash in Bank of Ottawa to credit of Receiver-General			50,000 00
Agents' balances			12,474 28
Bills receivable			17,219 57
Amount of same overdue, $13,465.30.			
Sundry, viz. :—			
Calls on stock, 2nd call made, 5 per cent., due 14th June, 1878	$33,942 50		
do 3rd do 2½ do 14th October, 1878	16,971 25		
do 3rd do 2½ do 14th December, 1878	16,971 25		
do 4th do 5 do 15th March, 1879	33,942 50		
	$101,827 50		
Less received to 31st December, 1878, on account of calls	28,593 75		
	$73,233 75		
Canada Guarantee Co.'s bond for late defaulting Secretary	4,000 00		
Office furniture at head office and branches	1,757 43		
			78,991 18
Total assets			$158,721 90

LIABILITIES.

Net amount of losses due and yet unpaid		$13,892 76	
do adjusted but not due		225 00	
do claimed but not adjusted		6,651 35	
do reported or supposed but not claimed		2,106 91	
		22,876 02	
Net amount of losses resisted :—			
In suit	$3,800 00		
Not in suit	2,762 50		
		6,562 50	
*Total net amount of unsettled claims for losses			$29,438 52
(Of this amount $4,011.50 accrued previous to 1878.)			
†Reserve of unearned premiums for all outstanding risks in Canada			82,516 15

* In the months of January and February, 1879, $10,268.72 was paid for fire losses, and we make the total amount of fire losses unsettled of all descriptions, on the 28th February 1879, $25,001.22.

Less estimated deductions, 15 per cent. off losses claimed but not adjusted, and reported or supposed but not claimed	$1,511 47	
And 50 per cent. off losses resisted	4,139 75	
		5,641 22
Estimated amount of fire losses, 28th February, 1879		$19,360 00

† This re-incurance could, we believe, be done for $60,000. The calculation was made on each policy separately.

N.B.—Since the above was written, the business has been re-insured for $62,500.

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OTTAWA AGRICULTURAL—*Continued.*

All other claims against the company:—

Due Bank of Ottawa—overdrawn account	$5,251 95	
Bills payable, acceptance for fire losses	425 60	
Sundry printing accounts	377 07	
		$6,054 62
Total liabilities, except capital stock		$118,009 29
Capital stock paid up in cash		$96,388 75
Calls on capital		73,233 75
Total		$169,622 50

INCOME.

Gross cash and notes taken for premiums	$39,983 52	
Deduct re-insurance, rebate, abatement and return premiums	4,125 74	
*Net cash and notes received for premiums		$35,857 78
Received for interest		1,818 35
Transfer fees		130 52
Total		$37,806 65
Received for calls on capital		28,593 75
Total income		$66,400 40

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $10,587.63)	$13,470 75	
Paid for losses occurring during the year	27,307 89	
Total net amount paid during the year for fire losses		$40,778 64
Commission or brokerage		8,579 27
Salaries		4,285 91
Miscellaneous payments:— Printing, advertising and stationery, $2,423.33; legal expenses, $2,182.21; rent of head and branch office, $2,247.29; postages, express and telegrams, $1,445.43; adjusting losses, $2,923.40; travelling expenses, $558.20; miscellaneous, $821.21; †loss by late Secretary, Jas. Blackburn, $15,641.90		28,242 97
Total expenditure		$81,886 79

*The Treasurer states it is impossible to divide the cash premiums from the note premiums. The amount stated includes both.

†This amount of loss by late Secretary includes $1,800 among the fire losses estimated, occurring in previous years to 1878. This $1,800 being an imaginary loss passed through the books so as to cloak the fraud.

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OTTAWA AGRICULTURAL—*Concluded.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date at last statement.....	23,196	$18,509,686	$174,131 81
Taken during the year, new.....	5,731	5,230,682	39,675 71
do do renewed.....	50	43,660	307 81
Total..	28,977	23,784,028	214,115 33
Deduct terminated.....	3,012	2,842,567	26,511 63
Gross in force at end of year	25,965	20,941,461	187,603 70
Deduct re-insured.....		102,650	450 53
Net in force at 31st December, 1878.....	25,965	20,838,811	187,153 17

Total number of policies in force at date..... 25,965
Total net amount in force.....$20,838,811 00
Total premiums thereon..... 187,153 17

Subscribed and sworn to, by

JOHN ROCHESTER,
President.

JAMES BOURNE,
Secretary.

(Received, 24th March, 1879. Revised statement received 10th June, 1879.)

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THE PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—STEPHEN CROWELL. | *Secretary*—WILLIAM R. CROWELL.

Principal Office—12 and 14 Court Street, Brooklyn, N.Y.

(Incorporated 10th September, 1853.)

Agent in Canada—ROBERT HAMPSON. | *Head Office in Canada*—Montreal

(Commenced business in Canada, 1st May, 1874.)

CAPITAL.

Amount authorized, subscribed and paid up in cash	$1,000,000

ASSETS IN CANADA.

	Par Value.	Market Value.	
U.S. 5 per cent. Registered bonds in deposit with Receiver-General	$100,000	$107,250	
Carried out at market value			$107,250 00
Cash deposited in Bank of Montreal			25,000 00
Interest accrued on above deposit			923 28
Agents' balances			1,509 20
Premium notes on which policies have been issued			2,774 56
Total assets in Canada			$137,457 04

LIABILITIES IN CANADA.

Net amount of inland marine losses in Canada, claimed but not adjusted	$ 450 00	
Net amount of ocean losses in Canada, claimed but not adjusted	4,000 00	
Total amount of unsettled losses in Canada		$4,450 00
Reserve of unearned premiums for all outstanding risks in Canada, viz.:		
Fire	$4,105 77	
Inland marine	236 25	
Total reserve of unearned premiums in Canada		4,342 02
Due and accrued for salaries, rent, advertising and other miscellaneous expenses in Canada		1,500 00
Total liabilities in Canada		$10,292 02

INCOME IN CANADA.

Fire Risks in Canada.

Gross cash received for premiums	$7,532 69	
Deduct re-insurance, rebate, abatement and return-premiums	1,457 34	
Net cash received for fire premiums		$6,075 35

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PHENIX—*Continued.*

Inland Marine Risks in Canada.

Gross premiums received in cash	$10,094 64		
Gross cash received for bills and notes taken for premiums	17,926 72		
Gross cash received for premiums	28,021 36		
Deduct re-insurance, &c.	7,380 36		
Net cash received for said premiums		20,641 00	
Bills and notes received during the year for inland marine premiums and remaining unpaid, $2,774.56.			

Ocean Risks in Canada.

Gross cash received for premiums	$39,031 71		
Deduct re-insurance, &c.	1,543 43		
Net cash received for said premiums		37,488 28	
Total net cash received for premiums			64,204 63
Received for interest and dividends			1,212 33
Total cash income in Canada			$65.416 96

EXPENDITURE IN CANADA.

Fire Risks in Canada.

Paid for fire losses occurring during the year			$2,450 72

Inland Marine Risks in Canada.

Paid during the year for inland marine losses occurring in previous years (which losses were estimated in last statement at $3,225.63)		$7,055 63		
Less savings and salvage		354 48		
Total net amount paid during the year for said losses			6,701 15	
Paid for inland marine losses occurring during the year		$14,054 43		
Less savings and salvage	2,134 38			
Also less re-insurance	933 10			
		3,067 48		
Total net amount paid during the year for said losses			10,986 95	
Total net amount paid during the year for inland marine losses				17,688 10
Total net amount paid during the year for ocean marine losses				48,081 78
(Of this amount $9,919.57 was incurred in previous years.)				
Total net amount paid during the year for all losses in Canada				$68,220 60
Commission or brokerage				14,704 23
Taxes in Canada				283 24
General expenses—Rent, postage, stationery, travelling expenses, &c.				2,789 24
Total cash expenditure in Canada				$85,997 31

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PHENIX—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premium.
Gross policies in force at date of last statement	$1,091,645	$9,724 58
Taken during the year, new and renewed	695,365	6,075 35
Total	1,787,010	15,799 93
Deduct terminated	1,077,455	8,336 21
Gross in force at end of year	709,555	7,463 72
Deduct re-insured	9,000	74 89
Total net in force, 31st December, 1878	700,555	7,388 83

Inland Marine Risks.		
Gross policies in force at date at last statement	$121,874	$4,285 07
Taken during the year	2,203,936	20,733 00
Total	2,325,810	25,018 07
Deduct terminated	2,321,810	24,545 57
Gross and net in force at 31st December, 1878	$4,000	$472 50

Ocean Risks.		
Taken during the year and terminated	$4,315,043	$37,488 28

Total number of policies in force in Canada at date	No return.
Total net amount in force	$704,555 00
Total premiums thereon	7,861 33

Subscribed and sworn to, 25th February, 1879, by

ROBERT HAMPSON.

(Received, 26th February, 1879.)

General Business Statement for the Year ending 31st December, 1878.

As returned to the Department of Insurance, State of New York.

ASSETS.

Real estate	$256,500 00
Loans on bond and mortgage	218,750 00
Interest due and accrued on said bond and mortgage loans	5,878 83
Stocks and bonds—par value, $1,513,692.33—market value	1,524,375 06
Interest due and accrued thereon	5,947 66
Cash on hand and in banks	474,070 95
Loans on collateral security of stocks, &c., of par value, $85,000, market value, $91,555	76,375 00
Interest due and accrued thereon	1,647 48
Gross premiums in course of collection	70,737 73
Bills receivable	21,527 91
Other assets	79,843 54
Total assets	$2,735,654 16

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PHENIX—*Concluded.*

LIABILITIES.

Net amount of unpaid losses	$197,910 57
Unearned premiums	796,730 31
Due and accrued for rent, &c	2,750 00
All other claims	6,940 92
Total liabilities, except capital stock	$1,004,331 80
Capital stock paid up in cash	$1,000,000 00
Surplus beyond liabilities and capital stock	731,322 36

INCOME.

Net cash received for premiums	$1,855,587 04
(Bills and notes received for premiums and remaining unpaid, $21,527.91.)	
Interest and dividends	111,586 93
Other income	1,137 09
Total cash income	$1,968,311 06

EXPENDITURE.

Net amount paid for losses	$1,156,634 80
Dividends	150,000 00
Commission or brokerage	276,511 36
Salaries, fees, &c.	149,956 67
Taxes	28,161 19
Miscellaneous	179,370 45
Total cash expenditure	$1,940,634 47

RISKS AND PREMIUMS.

Fire risks—written during the year—amount	$123,937,644 00
Premiums thereon	1,157,562 77
Net in force, 31st December, 1878—amount	146,435,995 00
Premiums thereon	1,425,318 67
Marine and inland risks—written during the year	126,400,200 00
Premiums thereon	1,098,302 15
Net amount in force, 31st December, 1878	10,321,876 00
Premiums thereon	63,526 24

STEPHEN CROWELL,
President.

PHILANDER SHAW,
Vice-President and Secretary.

NEW YORK, 19th February, 1879.

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THE PHŒNIX FIRE INSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1878.

Secretary—JOHN J. BROOMFIELD; *Assistant*—FRANCIS B. MACDONALD.

Principal Office—Lombard Street, London; Organized, A.D., 1782.

Agents in Canada—GILLESPIE, MOFFAT & Co. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, A.D., 1804.)

CAPITAL.

The Company has no nominal capital, the liability of the shareholders being unlimited, but keeps on hand a customary balance exceeding £600,000 sterling, for the payment of fire losses only.

ASSETS IN CANADA.

Canada 6 per cent. Dominion stock (par value)	$50,171 00	
Canada 5 per cent. consolidated stock do	50,126 00	
Total assets in Canada (deposited with Receiver-General)		$100,297 00

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted	$36,406 51	
Total net amount of unsettled claims for fire losses in Canada		$36,406 51
Reserve of unearned premiums for all outstanding fire risks in Canada		87,242 99
Total liabilities in Canada		$123,649 50

INCOME IN CANADA.

Gross cash received for fire premiums	$181,679 68	
Less re-insurance, rebate, &c	10,269 64	
Net cash received for fire premiums		$171,410 04
Add dividends on the deposit with Receiver-General, paid directly to Head Office in London		5,515 56
Total cash income in Canada		$176,925 60

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $1,039 67)	$ 1,039 67	
Paid for fire losses occurring during the year	46,738 27	
Total net amount paid during the year for fire losses		$47,777 94
do do do salaries, fees, &c		36,301 95
do do do taxes in Canada		1,481 00
Miscellaneous payments, viz.:—		
Expenses and fees incurred in the adjustment of losses	$1,207 23	
Board of underwriters' expenses	47 34	
Expenses *in re* contesting Provincial Stamp Act	220 30	
Government Superintendent's fee	142 06	
Advertizing, &c	379 65	
		1,996 58
Total cash expenditure in Canada		$87,557 47

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PHŒNIX FIRE—*Concluded.*

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	.....	$15,868,183	$162,212 79
Taken during the year, new	2725	9,181,573	96,077 77
do do renewed	2415	7,891,116	85,514 97
Total.....	.....	$32,940,872	$343,805 53
Deduct terminated	.....	16,107,080	165,164 76
Gross in force at end of year.....	.....	$16,833,792	$178,640 77
Deduct re-insured	.....	566,525	7,230 73
Net in force, 30th November, 1878	.....	$16,267,267	$171,410 04

Total number of policies in force at date..... No return.
Total net amount in force $16,267,267 00
Total premiums thereon..... 171,410 04

Subscribed and sworn to, March, 1879, by

JAMES A. GILLESPIE.

(Received, 8th March, 1879.)

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THE PROVINCIAL INSURANCE COMPANY OF CANADA.

STATEMENT OF THE ASSIGNEE FOR THE YEAR ENDING 31ST JANUARY, 1879.

In conformity with the Act 41 Vic., Cap. 21, an Act to make provision for the winding-up of Insolvent Insurance Companies.

This Company is Insolvent and in liquidation under the Court of Chancery of Ontario, Arthur Harvey being Receiver and Assignee.

ASSETS.

Cash with Court, proceeds of the deposit—		
General	$51,897 06	
Special	3,558 00	
		$55,455 06
Cash in Court—other collections, less expenses		26,789 00
Cash in sundry banks and in hand		661 00
Estimated cash value of other assets		10,000 00
Total		$92,905 06

Possible contributions of shareholders not included herein may be from $10,000 to $20,000.

LIABILITIES.

Unquestioned fire claims	$115,893 72	
Unadjusted and disputed claims	63,208 25	
Unquestioned inland marine claims	663 53	
Rebates of premiums	3,488 43	
Total that rank on the proceeds of the Government deposit		$183,253 93
Ocean marine claims, unquestioned		26,268 99
do disputed		6,055 95
Fire claims arising since the schedule of policies were made under the Act, and said not to rank under Government deposit		1,075 00
Sundry claims unconnected with policies		2,638 75
		$219,292 62

PROFIT AND LOSS ACCOUNT.

Dr. 5th December, 1877—Balance at Dr. of profit and loss		$129,155 14
Fire losses to 31st January, 1879	$10,279 85	
Marine losses do	6,524 81	
		16,804 66
Fire premiums written off	$6,467 57	
Marine premiums do	407 90	
Marine notes	342 50	
Bills receivable	306 82	
Transfer fees	2 25	
		7,527 04
Agents' balances		744 32
Expenses, law costs, advertising, printing, commission, rent		3,116 82
Salvage		67 10
Vessels		1,775 00
Difference, *re* sale of debentures		2,714 76
do do stocks		10,349 80
Exchange		135 63
		$172,390 27

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PROVINCIAL—*Concluded.*

CR.

Interest		$3,946 50
Expenses, law costs and commission recovered		146 95
Rent		49 17
Salvage		1,935 03
Bills receivable		90 00
Agents' balances		87 58
Fire losses recovered	$4,164 18	
Marine do	1,404 47	
		5,568 65
Capital stock		177,289 00
		$189,112 88
Balance at Cr. of profit and loss, January 31st, 1879		$16,722 61

STOCK.

Dec. 5th, 1877.—Acknowledgments		$9,725 77
Notes		891 94
Unpaid accounts		52,236 54
		$62,854 25
January, 31st, 1879—		
Paid on account of acknowledgments	$886 14	
do notes	123 32	
		$1,009 46
		$61,844 79

In suit—W. McCann, Smith's Falls	$489 61	
Est. J. Duggan, Toronto	565 25	
J. Rosamond, Almonte	830 00	
Est. J. Shaw, Smith's Falls	3,326 05	
Est. M. Cameron, Sarnia	36,709 43	
Miss C. Cameron, do	3,130 16	
E. Crombie, Toronto	1,634 02	
J. E. Ellis do	1,195 45	
W. Gooderham, Toronto	2,503 26	
E. C. Jones, do	956 32	
A. M. Smith, do	3,553 97	
J. G. Wortts, do	2,503 19	
		$57,396 71
Not it suit—(having agreed to abide result of others.)		
A. Morrison, Toronto	$709 01	
A. Cameron, Montreal	3,739 07	
		4,448 08
		$61,844 79

A. HARVEY,

Receiver and Assignee.

TORONTO, 20th February, 1879.

NOTE.—The Government deposit ($55,737.50) was paid to the Referee in Chancery in March, 1879.

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THE QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JOHN GREAVES CLAPHAM. | *Secretary*—WM. LUNN FISHER.

Principal Office—Quebec.

(Organized 2nd April, 1818, and Incorporated by Act of L. C., 9 Geo. IV, cap. 58, amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by an Act 41 Vic., cap. 31.)

(Commenced business, 1818.)

CAPITAL.

Amount of joint stock authorized and subscribed for	$1,000,000 00
Amount paid up in cash	325,000 00

(*For List of Stockholders see Appendix.*)

ASSETS.

Real Estate—A lot of ground in the City of Quebec, situated on the westerly side of St. Peter street, bounded in front by St. Peter street, in the rear by Sault au Matelot street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Company, with a cut stone building thereon erected and known as "The Quebec Fire Office"	$40,000 00

Stocks and Bonds held by the Company.	Par Value.	Market Value.
*Quebec Bank	$62,500 00	$59,375 00
*Banque Nationale	49,500 00	39,600 00
Union Bank	10,000 00	5,500 00
Montreal Bank	22,000 00	30,360 00
Bank of Commerce	50,000 00	52,500 00
Merchants Bank	15,000 00	7,900 00
Eastern Townships Bank	10,000 00	9,650 00
Montreal Telegraph	12,000 00	13,260 00
St. Maurice Bridge Debentures	16,000 00	13,600 00
Town of Stratford do	10,000 00	10,087 50
City of Belleville do	10,000 00	9,850 00
*City of Quebec consolidated stock	15,200 00	15,200 00
*Dominion stock	25,000 00	25,000 00
Total at par and market value	$307,200 00	$291,822 50

Carried out at market value 291,822 50

*Of those marked thus * there are deposited with the Receiver-General :—

Quebec Bank stock	$35,000
Banque Nationale stock	25,000
City of Quebec consolidated stock	15,200
Canada Dominion stock	25,000
	$100,200

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QUEBEC FIRE—*Continued.*

Cash on hand at head office		501 93
Cash in banks viz :—		
Banque Nationale	$23,416 44	
Quebec Bank	7,543 47	
Bank of Nova Scotia	1,053 71	
Total		32,013 62
Interest accrued and unpaid on stocks		6,170 33
Office furniture		886 90
Total assets		$371,395 28

LIABILITIES.

Total reserve of unearned premiums for risks in Canada		$38,941 49
Dividends declared and due, but unpaid		1,540 00
Total liabilities, (excluding capital stock)		$40,481 49
Capital stock paid up		$325,000 00
Surplus beyond all liabilities and capital stock		5,913 79

INCOME.

Gross cash received for premiums	$72,154 36	
Deduct re-insurance, rebate, abatement and return-premiums	6,142 60	
Net cash received for premiums		66,011 76
Received for interest and dividends on stock and all other sources		20,926 98
Received for rent		1,316 04
Received on sale of forfeited shares, in excess of par value		766 29
Total		89,021 07
Received for calls on capital		5,171 50
Total cash income		$94,192 57

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $3,350 40)	$3,553 40	
Paid for losses occurring during the year	$11,750 18	
Total net amount paid during the year for fire losses		$15,303 58
Amount of dividends paid during the year at 10 p. c		31,661 50
Commission or brokerage		2,879 56
Salaries, fees, &c		6,280 00
Taxes		595 30
Printing and stationery, and general charges		2,326 34
Total cash expenditure		$59,046 28

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QUEBEC FIRE—*Concluded.*

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Fire Risks in Canada.		
Policies in force at date of last statement	$8,209,401	$89,161 00
Taken during the year (new)	1,646,601	18,487 96
do do (renewed)	5,489,726	53,666 40
Total	15,345,728	161,315 36
Deduct terminated	7,525,273	78,659 06
Gross in force at end of year	7,820,455	82,656 30
Deduct re-insured	445,868	4,773 32
Net in force 31st December, 1878	7,374,587	77,882 98

Total number of policies in force at date.....No return
Total net amount in force.....$7,374,587 00
Total premiums thereon..... 77,882 98

Subscribed and sworn to, 26th February, 1879, by

J. GREAVES CLAPHAM,
President.

W. L. FISHER,
Secretary.

Received, 28th February, 1879.

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THE QUEEN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—BERNARD HALL. | *Manager*—J. MONCRIEFF WILSON.

Principal Office—Liverpool. Organized 22nd July, 1858.

Chief Agents in Canada—FORBES & MUDGE.

Head Office in Canada—191 St. James Street, Montreal.

(Commenced business in Canada, 5th July, 1859.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000 stg	$9,733,333 33
Amount subscribed for £1,798,300 stg	8,751,726 66
Amount paid up in cash £179,835 stg	875,197 00

ASSETS IN CANADA.

Real estate			$100 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate			1,960 00
Interest due and unpaid on said loans		$37 60	
Interest accrued and unpaid on said loans		44 70	
Total			82 30
Stocks owned by Company, viz.:—	Par Value.	Market Value.	
* Dominion stock	$100,000 00	$100,000 00	
* Canada 5's	51,100 00	51,100 00	
Total market value			151,100 00
Loans on security of life policies			2,109 78
Cash on hand at head office in Canada			684 53
Cash in banks, viz.:—			
Bank of New Brunswick		$1,269 66	
Merchants' Bank, Halifax		8,169 04	
Total			9,438 70
Interest accrued and unpaid on stocks			1,500 00
Interest due and unpaid on loans			7 00
Interest accrued and unpaid on loans			69 18
Agents' balances in Canada			17,418 52
Sundry—Office furniture, plans, stationery, &c. (approximate)			2,200 00
Total assets in Canada			$186,670 01

* Deposited with Receiver-General for Fire and Life.

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QUEEN—*Continued.*

LIABILITIES IN CANADA.

Fire losses in Canada :—		
Net amount of losses adjusted but not due	2,473 25	
do claimed but not adjusted	1,605 00	
do reported or supposed, but not claimed	142 13	
do resisted and in suit	9,400 00	
do resisted and not in suit	3,600 00	
(Of these, $6,000 previous to 1878.)		
Total net amount of unsettled claims for fire losses in Canada		$17,220 38
Reserve of unearned premiums for all outstanding fire risks in Canada.		101,736 41
Due and accrued for miscellaneous expenses		241 66
Due Molson's Bank, Montreal		1,638 85
Total liabilities of fire department in Canada		$120,837 30
Add on account of Re-insurance Fund for Life Department, estimate		54,000 00
Total liabilities in Canada		$174,837 30

INCOME IN CANADA—FIRE DEPARTMENT

Gross cash received for premiums	212,636 05	
Deduct re-insurance, &c.	18,972 13	
Net cash received for fire premiums		$193,663 92
Interest on bonds and mortagages		221 25
*Interest and dividends on stocks and all other sources		6,269 73
Total cash income in Canada		$200,154 90

EXPENDITURE IN CANADA—FIRE DEPARTMENT.

For Fire Risks in Canada.

Paid during the year for losses occurring in previous years (estimated in last statement at 13,098 73)		10,017 22	
Paid for losses occurring during the year		105,221 98	
Less received for re-insurance	3.415 47		
Less savings and salvage	25 00		
Total deductions		3,440 47	
Net amount paid for said losses		101,781 51	
Total net amount paid during the year for fire losses			$111,798 73
Paid or allowed for commission or brokerage			20,048 56
Paid for salaries, fees, and other charges of officials			10,837 50
Paid for taxes			1,823 94
Miscellaneous payments, viz. :— Office expenses, $1,167.98; agents' expenses, $16.50; legal expenses, $161.19; postages, $1,013.91; exchange, $239.33; advertising, $1,008.64; inspection (travelling expenses), $441.66; books and printing, $778.82; stationery, $316.41; contributions, $213.20; rents, $925; office furniture, $3; Guarantee Co., $18; anti-tax defence expenses, $142.99; expenses *re* Underwriters' Association, $219.20; expenditure on office premises, $2.25			6,668 08
Total cash expenditure in Canada			$151,176 81

* The dividends on 51,100 (Canada 5's), are paid direct to the head office at Liverpool, being the dividends on deposit on account of life branch.

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QUEEN—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	7985	15,916,490	201,869 58
Taken during the year—new	5365	11,237,901	130,878 28
do renewed	3314	6,857,530	80,442 76
Total	16664	34,011,921	413,190 62
Terminated	8212	17,499,692	204,818 55
Gross in force at end of year	8452	16,512,229	208,372 07
Deduct re-insured	.....	870,179	9,280 43
Net in force at 31st December, 1878	8452	15,642,050	199,091 64

Total number of policies in force in Canada at date, 8,452.
Total net amount in force $15,642,050 00
Total premiums thereon 199,091 64

Subscribed and sworn to, 3rd March, 1879, by

A. M. FORBES.

(Received, 4th March, 1879.)

General Business for the Year ending 31st December, 1878.

(*Abstracted form Directors' Report, Liverpool, England,* 1879.)

FIRE BRANCH.

The Directors are pleased to state that the company has had a successful year in this branch, and the premium income shews a small advance on that of 1877, notwithstanding reduced values of produce, depression in trade, and severe competition, both at home and abroad.

The premiums, less re-insurances, are £456,274, as compared with £450,883 in 1877, and the losses paid and outstanding, are £251,661, or 55·16 per cent. as compared with £383,567, or 85 per cent. during the previous year.

The premiums in 1876 were £403,815; and the losses were £227,628, or 56·4 per cent.

SURPLUS.

	£	s.	d.
The surplus on the year's working of the Fire Branch, including interest, is	95,969	19	8
To which has to be added proprietors' share of life profits	11,629	14	8
	£107,599	14	4

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QUEEN—*Continued.*

Out of this amount, £20,000 has been placed to the credit of Fire Account as unearned premiums				£ 20,000	0	0
And, a dividend has already been paid, at the rate of 10 per cent. per annum, for the half-year ending on 30th June, 1878	£ 9,001	15	0			
The Directors now recommend that a further dividend at the same rate for the second half of the year, together with a bonus of 5 per cent., both free of income tax, be paid to the Proprietors at the Liverpool Union Bank, Liverpool; or at Messrs. Barnetts, Hoares & Co., London, on and after Wednesday, the 28th instant, which will absorb	18,003	10	0			
Making a total distribution for the year of 15 per cent. viz.				£ 27,005	5	0
That the sum of £46,559 0s. 7d. be carried to the credit of General Reserve				46,559	0	7
And that the balance of £14,035 8s. 9d. be carried forward				14,035	8	9
				£107,599	14	4

After giving effect to the foregoing, the fund will stand as follows:—

Capital paid up	£180,035	0	0
General Reserve Fund	170,000	0	0
Fire Fund for unearned premiums	140,000	0	0
Balance carried forward	14,035	8	9
Life Accumulation Fund	300,819	8	6
Annuity Fund	11,539	3	10
	£816,429	1	1

FIRE ACCOUNT.

				£	s.	d.
Balance from 1877, being amount standing at credit of Suspense Account, as unearned premiums				120,000	0	0
Premiums received after deduction of re-insurances				456,274	8	9
				£576,274	8	9
				£	s.	d.
Losses by fire after deduction of re-insurance				251,661	16	4
Expenses of management	£49,500	1	10			
Directors' and Auditors' fees	3,430	0	0			
				52,930	1	10
Commission				79,657	8	0
Amount reserved for unearned premiums				140,000	0	0
Amount carried to Profit and Loss Account				52,025	2	7
				£576,274	8	9

PROFIT AND LOSS ACCOUNT.

	£	d.	s.
Interest	24,455	15	11
Transfer fees	126	10	0
Proportion of life profits for quinquennium ending 31st Dec., 1878	11,629	14	8
Amount transferred from Fire Account	52,025	2	7
	£88,237	3	2

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QUEEN—*Continued.*

	£	s.	d.
Dividend for half-year ending 30th June, 1878	9,001	15	0
Income tax	637	8	10
Balance	78,597	19	4
	£88,237	3	2

LIABILITIES.

		£	d.	s.
Shareholders' capital, as per last account		180,035	0	0
General Reserve Fund	£141,444 9 5			
Deduct dividend and bonus for half year ending 31st Dec., 1877	18,003 10 0			
		123,440	19	5
Life Insurance Fund		300,819	8	6
Annuity Fund		11,539	3	10
Fire Account		140,000	0	0
Profit and Loss		78,597	19	4
		834,432	11	1
Claims under life policies admitted, but not yet payable	£12,198 13 1			
Outstanding fire losses	33,051 14 11			
do annuities	6 10 0			
Foreign drafts not yet matured	1,805 3 6			
Dividends unclaimed	183 9 0			
Balance re-insurance accounts with other offices	41,746 5 4			
Other liabilities, viz.:—				
Fire Commission	£ 331 0 4			
Income tax	857 14 2			
Legal expenses	359 18 4			
Advertising and stationery	2,317 5 8			
Other expenses	1,837 0 7			
	5,702 19 1			
		94,599	14	11
		£929,032	6	0

ASSETS.

		£	d.	s.
Mortgages on property within the United Kingdom	£41,800 10 9			
do out of the United Kingdom	90,039 5 7			
		131,839	16	4
Loans on the company's policies		17,190	10	8
Investments, viz.:—				
In British Government securities	4,572 1 1			
Indian and Colonial do	48,963 8 10			
Foreign securities	231,255 17 8			
Railway and other debentures and debenture and preference stocks	106,171 17 9			
Ordinary railway stocks and shares	39,138 9 9			
		433,121	13	1

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QUEEN—*Concluded.*

House property, viz.:—							
Queen Insurance Buildings, Liverpool	101,000	0	0				
do do London	23,571	13	0				
do do Southampton	1,200	0	0				
do do New York	55,816	8	8				
do Chambers, Birmingham	188	1	3				
Premises, Westmoreland Street, Dublin	1,395	0	0				
				183,171	2	11	
The bonds of Local Boards and Corporations				13,850	0	0	
Loans on railway stocks and shares	8,150	0	0				
do upon reversions and life interest	10,658	2	10				
do upon personal security, and in connection with life policies	16,648	14	3				
				35,456	17	1	
Agents' and branch balances				40,403	13	10	
Outstanding premiums	9,400	18	2				
do interest	12,167	0	8				
				21,567	18	10	
Cash at Bankers:—							
On deposit	11,568	6	2				
current account	37,655	8	11				
Cash in hand	218	18	11				
				49,442	14	0	
Furniture at chief and branch offices				2,987	19	3	
				£929,032	6	0	

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THE ROYAL CANADIAN INSURANCE COMPANY OF MONTREAL, CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—ANDREW ROBERTSON. | *Secretary and Attorney for Canada*—ARTHUR GAGNON.

Principal Office—160 St. James Street, Montreal.

(Organized 23rd May, 1878. Commenced business in Canada, 13th August, 1873.

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$2,000,000 00
*Amount paid up in cash	300,000 00

(*For list of Shareholders, see Appendix.*)

ASSETS.

Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate	$47,313 00
The same constituting a second lien on real estate	3,047 00
Interest accrued and unpaid on said loans	415 60

†Stocks and bonds held by the Company:—

	Par Value. $ cts.	Market Value. $ cts.
United States bonds 5 per cent., 1881, registered	200,000 00	214,000 00
do 6 do 1881 do	100,000 00	106,500 00
do 6 do 1885 do	100,000 00	100,500 00
do 6 do 1895-97 do	90,000 00	108,000 00
Montreal Harbor bonds	56,000 00	57,400 00
Montreal Warehousing Company's bonds, first mortgage	24,333 33	24,333 33
Total par and market value	570,333 33	610,733 33

Carried out at market value	$610,733 33
Loans on security of stock:—	
Loaned on 25 shares Sincennes & McNaughton line stock reduced capital—equal to 50 shares original—at $100 a share, par value $2,500, market $2,500	2,204 86
Cash on hand at head office	$9,976 04

*Capital paid up	$300,000
Paid on special assessment and capital reduced	800,000
Total paid	$1,100,000
Leaving—Subsribed capital not paid	$900,000
Of which there is—Called but unpaid	100,000
Uncalled	800,000

	Par Value. $	Market Value. $
† Deposited in State of New York with Superintendent	200,000	213,500
do do California do	100,000	107,000
do do Virginia do	10,000	12,000
U.S. Trustees in New York City	155,000	171,375
With bankers in New York, not specially for any class of policy holders	25,000	25,125
Dominion of Canada with Receiver-General	56,000	57,400

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ROYAL CANADIAN—*Continued.*

Cash in banks, viz. :—

Bank of Montreal, Montreal	$54,210 69	
do Halifax	10,000 00	
do New York	2,173 70	
Merchants' Bank, Halifax	16,847 49	
Elliot National Bank, Boston	7,469 19	
Park National Bank, New York	1,152 00	
Total		91,853 07
Interest accrued and unpaid on stocks		11,072 77
do do loans		154 34
Agents' balances		98,835 42
Bills receivable		33,807 66
All other property belonging to Company, viz. :—		
Open account of sundry debtors		3,988 11
Total assets		$913,401 20

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses adjusted but not due :—

Fire	$ 600 00	
Ocean	5,000 00	
		5,600 00
Net amount of losses claimed but not adjusted—fire		3,900 00
Total amount of unsettled claims for losses in Canada		9,500 00
Reserve of unearned premiums for all outstanding risks in Canada, viz. :—		
Fire	$78,563 94	
Inland Marine	1,370 50	
Ocean	31,926 09	
Total reserve of unearned premiums for risks in Canada		111,860 53
Open account of sundry creditors		1,195 00
Total liabilities (excluding capital stock) in Canada		$122,555 53

(2.) *Liabilities in other Countries.*

Net amount of losses claimed but not adjusted—

Fire	$45,758 71	
Ocean	2,000 00	
	47,758 71	
Net amount of losses resisted—in suit—fire	2,533 00	
Total net amount ot unsettled claims for losses in other countries		$50,291 71

(Of this amount $9,033—fire—were incurred prior to 1878, of which $5,500 since settled and $1,000 waiting authorized claimants.)

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ROYAL CANADIAN—*Continued.*

Reserve of unearned premiums for all outstanding risks in other countries, viz:—		
Fire	$228,820 25	
Inland marine	1,357 50	
Ocean	2,408 29	
Total reserve of unearned premiums for risks in other countries		232,586 04
Total liabilities in other countries		$282,877 75
Total liabilities (excluding capital stock) in all countries		$405,433 28
Capital stock paid up		300,000 00
Surplus beyond all liabilities and paid up capital stock		$207,967 92

INCOME.

For Fire Risks.	In Canada.	In other Countries.	
Gross cash received for premiums	$167,603 67	$453,337 26	
Deduct re-insurance, rebate, abatement and return-premiums	20,830 90	73,829 35	
Net cash received for fire premiums	$146,772 77	$379,507 91	
Bills and notes received during the year for fire premiums and remaining unpaid, $780.56.			
For Inland Marine Risks.			
Gross premiums received in cash	$13,155 85	$3,377 91	
Gross cash received on bills or notes taken for premiums	16,213 40	6,225 11	
Gross cash received for premiums	29,369 25	9,603 02	
Deduct re-insurance, &c	8,847 09	96 94	
Net cash received for inland marine premiums	$20,522 16	$9,506 08	
Bills and notes received during the year for inland marine premiums and remaining unpaid, $2,767.45.			
For Ocean Risks.			
Gross premiums received in cash	$28,072 85	$6,109 86	
Gross cash received on bills and notes taken for premiums	36,080 08	2,819 50	
Gross cash received for premiums	$64,152 93	$8,929 36	
Deduct re-insurance, &c	10,961 35	1,173 07	
Net cash received for ocean premiums	$53,191 58	$7,756 29	
Bills and notes taken during the year for ocean premiums and remaining unpaid, $30,259 65.			
Total net cash received for premiums	$220,486 51	$396,770 28	
Total net cash received for premiums in all countries			$617,256 79
Received for interest on bonds and mortgages			33,423 66
Received for interest and dividends on stocks and all other sources			2,810 75
Total			$653,491 20
Received for assessment calls			37,447 50
Total cash income			$690,938 70

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ROYAL CANADIAN—*Continued.*

EXPENDITURE.

For Fire Risks.	In Canada.	In other Countries.
Paid during the year for losses occuring in previous years (which losses were estimated in the last statement at $67,291.40)	$5,484 23	$36,575 08
Paid for losses occuring during the year	52,810 34	232,633 68
Less amount received for re-insurance	3,147 58	4,787 19
Net amount paid for said losses	49,662 76	227,846 49
Total net amount paid during the year for fire losses	$55,146 99	$264,421 57
For Inland Marine Risks.		
Paid during the year for losses occurring in previous years, (which losses were estimated in the last statement at $8,539.84)	$75 00	$3,046 82
Net amount paid for losses occurring during the year	10,938 66	6,255 47
Total net amount paid during the year for inland marine losses	11,013 66	9,302 29
Total net amount paid during the year for fire and inland marine losses, viz :—		
In Canada		66,160 65
In other countries		273,723 86
Total		$339,884 51
Net amount paid during the year for ocean losses		51,584 68
($16,026.91 of this amount is for losses incurred previous to 1878.)		
Commission or brokerage		90,978 19
Salaries, fees, and all other charges of officials		59,368 78
Taxes		12,815 22
All other payments and expenditure		76,031 07
Total cash expenditure		$630,662 45

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ROYAL CANADIAN—*Concluded.*

Risks and Premiums.

	In Canada.		In Other Countries.		Total in all Countries	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire Risks.	$	$ cts	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	20,507,117	213,477 62	44,593,190	581,896 46	65,100,307	795,374 08
Taken during the year (new and renewed)	16,954,675	159,879 35	38,132,939	452,945 83	55,087,614	612,825 18
Total	37,461,792	373,356 97	82,726,129	1,034,842 29	120,187,921	1,408,199 26
Deduct terminated	20,981,765	204,009 05	46,595,337	561,716 46	67,577,102	765,725 51
Gross in force at end of year	16,480,027	169,347 92	36,130,792	473,125 83	52,610,819	642,473 75
Deduct re-insured	1,050,795	11,297 66	725,263	7,438 81	1,776,058	18,736 47
Net in force at 31st December, 1878	15,429,232	158,050 26	35,405,529	465,687 02	50,834,761	623,737 28
Inland Marine Risks.						
Gross policies in force at date of last statement	144,117	6,675 75	64,150	2,805 22	208,267	9,450 97
Taken during the year	2,830,148	28,316 23	1,637,195	9,566 51	4,467,343	37,882 74
Total	2,974,265	34,991 98	1,701,345	12,371 73	4,675,610	47,363 71
Deduct terminated	2,888,831	30,941 61	1,636,845	9,514 23	4,525,676	40,455 84
Gross in force at end of year	85,434	4,050 37	64,500	2,857 50	149,934	6,907 87
Deduct re-insured	29,734	1,309 37	4,000	142 50	33,734	1,451 87
Net in force at 31st December, 1878	55,700	2,741 00	60,500	2,715 00	116,200	5,456 00
Ocean Risks.						
Gross policies in force at date of last statement	345,873	28,323 04	40,254	2,767 48	386,127	31,090 52
Taken during the year	4,720,425	74,265 02	819,276	8,682 89	5,539,701	82,947 91
Total	5,066,298	102,588 06	859,530	11,450 37	5,925,828	114,038 43
Deduct terminated	4,608,604	67,565 07	787,880	9,042 08	5,396,484	76,607 15
Gross in force at end of year	457,694	35,022 99	71,650	2,408 29	529,344	37,431 28
Deduct re-insured	41,200	3,096 90	.....	.....	41,200	3,096 90
Net in force at 31st December, 1878	416,494	31,926 09	71,650	2,408 29	488,144	34,334 38

Total number of policies in force at date ..... No return.
Total net amount in force $51,439,105 00
Total premiums thereon 663,527 66

Subscribed and sworn to, 24th January, 1879.

ANDREW ROBERTSON,
President.

ARTHUR GAGNON,
Secretary.

(Received, 25th January, 1879.)

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THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1878.

Chairman—R. BROCKLEBANK. | *Manager*—JNO. H. MCLAREN.

Principal Office—Liverpool, England. | *Head Office in Canada*—Montreal.

Chief Agent in Canada—WM. TATLEY.

(Organized, 31st May, 1845; Commenced business in Canada about 1848.)

CAPITAL.

Joint stock capital authorized, £2,000,000 sterling	$9,733,333 33
Capital subscribed for, £1,930,300	9,394,126 67
Amount paid up in cash, £289,545 sterling	1,409,119 00

ASSETS IN CANADA.

*Real estate (Toronto building)			40,000 00
Stocks held by the company:—			
	Par value.	Market value.	
†Canada 5's	$53,533 33	$53,533 33	
†Dominion stock	96,982 00	96,982 00	
†Consols	170,333 34	170,333 34	
Total par and market value			320,848 67
Cash on hand at head office in Canada			588 40
Cash in Merchants' Bank			3,547 94
Agents' balances			17,200 77
Office furniture			1,000 00
Total assets in Canada			$383,185 78

LIABILITIES IN CANADA.

For fire losses in Canada.

Net amount of losses due and yet unpaid	$10,753 50		
" " adjusted but not due	700 00		
" " claimed but not adjusted	351 18		
		$11,804 68	
Net amount of losses resisted and in suit		5,170 00	
Total net amount of unsettled claims for fire losses in Canada			$16,974 68
Reserve of unearned premiums on all outstanding fire risks			210,193 04
Total liabilities in fire branch in Canada			227,167 72
Liability under life branch in Canada			251,225 21
Total liabilities in Canada			$478,392 93

*Since the date of this statement $70,000 has been invested by the Company in Real Estate in Montreal.

† Deposited with the Receiver-General on account of fire and life.

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ROYAL—*Continued.*

INCOME IN CANADA (FIRE BRANCH).

Gross cash received for fire premiums	$385,850 52	
Deduct re-insurance, &c	26,844 56	
Net cash received for fire premiums		$359,005 96
Interest and dividends on stocks in Canada		5,818 92
Other income, viz.:—		
Rent of Toronto building	$1,200 00	
Received in London, England, from investment for benefit of Canadian policy-holders:—		
Canada 5's	2,676 65	
Consols	5,110 00	
Total		8,986 65
Total cash income in Canada		373,811 53

EXPENDITURE IN CANADA (FIRE BRANCH).

Amount paid during the year for fire losses occurring in previous year (estimated in last statement at $6,176.45)		$6,176 45	
Less savings and salvage		749 34	
Net amount paid for said losses		5,427 11	
Paid for losses occurring during the year		190,416 95	
Less savings and salvage	$425 68		
Less received for re-insurance	15,956 81		
		16,382 49	
Net amount paid for said losses		174,034 46	
Total net amount paid during the year for fire losses in Canada			$179,461 57
All other payments and expenditures in Canada			64,171 12
Total cash expenditure in Canada			$243,632 69

RISKS AND PREMIUMS.

Fire risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	16983	$40,407,574	$414,837 72
Taken during the year—new	9328	18,851,710	187,039 75
" " renewed	7645	18,379,253	171,966 21
Total	33956	77,638,537	773,843 68
Deduct terminated	10958	34,136,170	347,246 25
Gross in force at end of year	22998	43,502,367	426,597 43
Deduct re-insured	.....	1,066,705	9,404 56
Net in force 31st December, 1878	22998	42,435,662	417,192 87

Total number of policies in force at date in Canada	22,998	
Total net amount in force		$42,435,662 00
Total premiums thereon		417,192 87

Subscribed and sworn to, 25th February, 1879, by

WM. TATLEY.

(Received, 27th February, 1879.)

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ROYAL—*Concluded.*

General Business for the Year ending 31st December, 1877.

(*Abstracted from Director's Report*, 1878.)

FIRE ACCOUNT.

1877.		1877.	
Amount of Fire Insurance Fund at the beginning of the year	£400,000 0 0	Losses by fire after deducting re-assurances	£427,477 19 10
Premiums after deducting re-assurances	788,059 2 11	Expenses of management	110,105 17 11
Interest	22,193 3 0	Commission	106,357 3 8
		Profit realized, transferred to Profit and Loss Account	166,311 4 6
		Amount of Fire Insurance Fund at the end of the year, as per Fourth Schedule	400,000 0 0
	£1,210,252 5 11		£1,210,252 5 11

PROFIT AND LOSS ACCOUNT.

1877.		1877.	
Balance of last year's account	£186,465 9 6	Dividends and bonuses to shareholders	£86,863 10 0
Interest	45,140 0 3	Income tax	2,493 19 3
Profit realized on the Fire Account	166,311 4 6	Amount transferred to Reserve Fund	150,000 0 0
		Balance, as per Fourth Schedule.	158,559 5 0
	£397,916 14 3		£397,916 14 3

BALANCE SHEET OF THE ROYAL INSURANCE COMPANY ON THE 31ST DECEMBER, 1877.

LIABILITIES.			ASSETS.	
Shareholders' capital		£289,545 0 0	Mortgages on freehold property within the United Kingdom	£656,563 2 3
Reserve Fund		750,000 0 0	Loans on the company's life policies within their surrender value	106,022 16 1
Life Insurance Fund		2,068,742 3 9	Investments:—	
Annuity Fund		178,060 0 10	In British Government securities	123,542 11 3
Fire Fund		400,000 0 0	Foreign and colonial securities	34,531 7 7
Profit and loss (subject to shareholders' dividend)		158,559 5 0	United States securities	384,664 0 10
Perpetual Insurance Account		3,853 1 1	British railway debentures and debenture stocks	27,930 0 0
		3,848,759 10 8	British railway preference stocks	1,149,893 14 8
Claims under life policies, admitted but not yet paid	£25,298 16 8		Other British securities	348,637 0 8
Annuities not claimed	280 1 10		Freehold buildings	202,485 14 10
Outstanding fire losses	56,100 14 1		Leasehold building	8,440 2 1
Unclaimed dividends	1,744 3 9		Loans on the company's life policies, combined with personal security	920 0 0
Outstanding accounts (since paid)	5,855 10 2		Loans to various towns and townships in Great Britain on security of the rates	334,255 5 0
Bills payable (since paid)	39,188 13 3		Loans on British railway securities, with margins	347,023 10 8
		128,468 1 9	Loans on other British securities, with margins	9,184 18 3
			Agents' balances (since received)	87,462 11 11
			Outstanding premiums (since received)	7,594 0 3
			Outstanding interest (since received)	43,763 16 5
			Cash on hand and on current account with bankers	104,312 19 8
		£3,977,227 12 5		£3,977,227 12 5

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THE SCOTTISH COMMERCIAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—ALEXANDER CRUM. | *Manager*—FRED. J. HALLOWS.

Principal Office—Glasgow.

Agent in Canada—LAWRENCE BUCHAN, Resident Secretary.

Head Office in Canada—Toronto.

(Commenced business in Canada, in Toronto, 1st June, 1874.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000	$9,733,333 33
Amount subscribed for, £1,250,000	6,083,333 33
Amount paid up in cash, £125,000	608,333 33

ASSETS IN CANADA.

Bonds and stock in deposit with Receiver-General:—

	Par value.	Market value.
Canada Dominion 5 per cent. stock	$48,666 67	$48,666 67
Bonds County of Carleton, 6 per cent	5,000 00	5,075 00
do Elgin, 6 do	5,000 00	5,075 00
do Oxford, 6 do	8,000 00	8,120 00
do Lambton, 7 do	14,256 22	14,969 03
Town of Sarnia, guaranteed by County of Lambton, 6 per cent	27,000 00	27,405 00
Total par and market value	$107,922 89	$109,310 70

Carried out at market value	$109,310 70
Cash deposited in Federal Bank, Toronto	12,299 78
Agents' balances	3,414 24
Office furniture and fixtures	1,623 59
Insurance plans	969 40
Total assets in Canada	$127,617 71

LIABILITIES IN CANADA.

Net amount of fire losses resisted and in suit, occurred in 1877	$2,600 00	
Total net amount of unsettled claims for fire losses in Canada		$ 2,600 00
Reserve of unearned premiums for all outstanding fire risks in Canada		47,394 67
Total liabilities in Canada		$49,994 67

INCOME IN CANADA.

Gross cash received for fire premiums	$93,902 74	
Less re-insurance, rebate, &c	11,662 87	
Net cash received for fire premiums		$82,239 87
Received for dividends on stocks deposited with Receiver-General		6,131 27
Interest received from Federal Bank, current account		804 62
Total cash income in Canada		$89,175 76

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SCOTTISH COMMERCIAL—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $2,540)	$2,629 84	
Paid for fire losses occurring during the year	38,421 25	
Less re-insurance	3,650 28	
Net amount paid for said losses	$34,770 97	
Total net amount paid during the year for fire losses		$37,400 81
Commission or brokerage		11,706 17
Paid for salaries, fees, &c.		2,650 02
do taxes in Canada		1,189 17
Miscellaneous payments :—		
Rents, $1,137.50; Directors' fees, $1,000; advertising, $1,427.40; printing and stationery, $1,076.52; insurance plans, $193.88; travelling expenses, $587.33; postage, express and telegrams, $637.07; legal expenses, 104.30; sundries, $653.10; office furniture and fixtures, $324.71		7,141 81
Total cash expenditure in Canada		$60,087 98

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	4251	$8,456,048	$86,854 63
Taken during the year, new	3845	7,631,640	71,696 71
do do renewed	1073	2,014,184	22,206 03
Total	9169	18,101,872	174,757 37
Deduct terminated	3753	8,451,006	79,461 05
Gross in force at end of year	5416	9,650,866	95,296 32
Deduct re-insured	.....	704,016	6,815 18
Net in force, 31st December, 1878	5416	$8,946,850	$88,481 14

Total number of policies in force in Canada at date 5,416
Total net amount in force $8,946,850 00
Total premiums thereon 88,481 14

Subscribed and sworn to, 14th February, 1879, by

LAWRENCE BUCHAN,
Resident Secretary.

(Received, 15th February, 1879.)

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SCOTTISH COMMERCIAL—*Continued.*

General Statement for the Year ending 31st December, 1879.

(*Abstracted from Report of Directors, Glasgow, 26th March, 1879.*)

FIRE DEPARTMENT.

The net premiums are £231,439 4s. 8d., and the losses paid and outstanding, £139,091 8s. 2d. The following figures exhibit the progress during the last ten years:—

	1868.	1873.	1878.
Net premiums	£22,438	£100,151	£231,439

PROFIT AND LOSS.

The disposal balance is £22,639 9s. 5d., and your Directors recommend its being distributed in the following manner:—

Dividend at 10 per cent. (free of income tax)	£12,500	0	0
Addition to the reserve and contingent fund	9,000	0	0
Balance carried forward	1,139	9	5
	£22,639	9	5

The financial position of the company will then be:—

Authorised capital				£2,000,000	0	0
Subscribed capital				1,250,000	0	0
Capital paid up	£125,000	0	0			
Reserve and Fire Re-insurance Fund	137,000	0	0			
Balance carried forward	1,139	9	5			
Life Accumulation Fund	56,478	12	0			
Total cash funds	£319,618	1	5			

Fire Account for the Year ending 31st December, 1878.

Balance from last year's account		£16,769	6	4	Dividends to shareholders	£12,500	0	
Fire premiums	£264,855 14 10				Transferred to reserve fund	3,000	0	0
Less re-insurances	33,416 10 2				Fire losses (after deduction of re-insurances)	139,091	8	2
		231,439	4	8	Expenses of management	35,303	17	10
Interest		10,940	18	9	Agency commission	43,325	14	8
Transfer fees		56	17	6	Foreign taxes	4,394	19	2
Proprietors' proportion of life profits		1,049	2	0	Balance	22,639	9	5
		£260,255	9	3		£260,255	9	3

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SCOTTISH COMMERCIAL—*Concluded.*

Balance Sheet, as at 31st December, 1878.

LIABILITIES.				ASSETS.						
Capital paid up	£125,000	0	0	Investments—						
Reserve and contingent funds	128,000	0	0	Railway preference shares			£14,291	16	0
Outstanding fire losses	29,375	0	0	Foreign Government securities:—					
London building redemption fund	900	0	0	U. S. bonds	£119,795	12 4			
Outstanding dividends	111	6	0	Canadian dominion stock and bonds	22,360	16 5			
Profit and loss account	22,639	9	5	French rentes	600	18 0			
							142,757	6	9
				Heritable property			48,261	5	0
				Mortgages on property			38,337	13	6
				Agents' and branch office balances, including sums due by other companies			48,670	1	10
				Head office balances			358	9	8
				Proportion of life profits			1,049	2	0
				Interest accrued, but not due			914	3	0
				Cash on deposit, current accounts with bankers, bills receivable and cash on hand	£15,385	17 8			
				Less temporary loan	4,000	0 0			
							11,385	17	8
	£306,025	15	5				£306,025	15	5

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THE SCOTTISH IMPERIAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Chairman—ALEXANDER RONALDSON. | *Manager*—W. W. W. REID.

Principal Office—Glasgow.

Agent in Canada—TAYLOR BROS. | *Head Office in Canada*—Montreal.

(Organized or incorporated, 1866; Commenced business in Canada, 1869.)

CAPITAL.

Amount of joint stock or guarantee capital authorized, £1,000,000....	$4,866,666 67
Amount subscribed for £500,000	2,433,333 33
Amount paid up in cash, £50,000	243,333 33

ASSETS IN CANADA.

Stocks and bonds held by the Company :—

	Par value.	Market value.
* Canada 6 per cent. Dominion stock	$71,067 62	$72,133 64
* Montreal 6½ per cent. harbor bonds	20,000 00	20,200 00
Montreal Corporation bonds	5,500 00	5,568 75
Total, par and market value	$96,567 62	$97,902 39

Carried out at market value		$97,902 39
Cash on hand at head office in Canada		998 05
Cash in Banks, viz :—		
Banque du Peuple, current account	$1,908 26	
* do to credit Receiver General	7,257 38	
Total		9,165 64
Interest accrued and unpaid on stocks		1,768 00
Agents' balances		2,772 83
Total assets in Canada		$112,606 91

LIABILITIES IN CANADA.

Net amount of fire losses reported or supposed, but not claimed	$967 55	
do do resisted and in suit	800 00	
Total net amount of unsettled claims for fire losses in Canada...		1,767 55
Reserve of unearned premiums for all outstanding fire risks		33,173 33
Due to General Agents		2,496 31
Due to Re-insurance Account		24 50
Commission Account		549 66
Total liabilities in Canada		$38,011 35

INCOME IN CANADA.

Gross cash received for fire premiums	$60,127 52	
Deduct re-insurance, rebate, &c	5,537 39	
Net cash received for fire premiums		$54,590 13
Received for interest on bonds, &c		5,894 04
Other income		620 71
Total cash income in Canada		61,104 88

* In deposit with Receiver General.

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SCOTTISH IMPERIAL—*Continued.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $2,100)	$34 61	
Paid for fire losses occurring during the year	35,304 31	
Less—Re-insurance	1,848 39	
Net amount paid for said losses	$33,455 93	
Total net amount paid during the year for fire losses		$33,490 53
Paid for commission or brokerage, salaries, fees, taxes, &c		12,719 71
Total cash expenditure in Canada		$46,210 24

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	3551	$6,322,449	$60,388 81
Taken during the year—new	1735	3,027,528	28,910 82
do renewed	1923	3,209,020	30,430 79
Total	7209	12,558,997	119,730 42
Deduct terminated	3153	5,593,832	51,979 04
Gross in force at end of year	4056	6,965,165	67,751 38
Deduct re-insured		431,037	4,282 08
Net in force at 31st December, 1878	4056	6,534,128	63,469 30

Total number of policies in force in Canada at date	4,056	
Total net amount in force		$6,534,128 00
Total premiums thereon		63,469 30

Subscribed and sworn to, 13th February, 1879, by,

JAMES W. TAYLOR.

(Received, 14th February, 1879.)

General Business for Year ending 31st December, 1878.

(*Abstracted from Directors' Report, 1st May,* 1879.)

FIRE DEPARTMENT.

Fire and General Account for the Year ending 31st December, 1878.

	£	s.	d.		£	s.	d.	£	s.	d.
Balance from last account	£32,121	2	5	Net losses by fire				60,183	17	2
Less dividend at 6 per cent	3,000	0	0	Proportion of general charge				15,343	1	2
				Commission				14,867	11	2
			29,121 2 5	Sums written off—						
Fire premiums	124,675	9	5	One-half of Branch and Agency Outfit Account	£333	6	8			
Less paid for re-insurances	29,802	18	6	One-tenth of Furnishing Account	220	17	8			
			94,872 10 11	Bad debts, being defalcation by F. Kingcome, late Secretary in Liverpool	1,641	13	5			
Interest and rents			2,929 15 2					2,195	17	9
Transfer and assignment dues			46 7 6	Balance				34,379	8	9
			£126,969 16 0					£126,969	16	0

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SCOTTISH IMPERIAL—*Concluded.*

Balance Sheet, as at 31st December, 1878.

LIABILITIES.	£	s.	d.
Shareholders' capital paid-up	50,000	0	0
Life Assurance and Annuity Fund	81,995	8	5
Fire Fund	34,379	8	9
Outstanding claims under life policies	6,080	0	0
Outstanding fire losses	11,288	14	7
Unpaid dividends	26	17	5
	£183,770	9	2

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	63,810	12	6
Investments—			
Heritable property in West George Street and Albion Court	45,352	3	11
Canadian and Dominion stock	14,891	16	10
Montreal Harbor bonds	4,366	6	8
Montreal City bonds	1,172	7	0
Loans on company's policies, within their surrender value	2,460	10	5
Loans upon personal security, in connection with life policies (£600 since repaid)	1,190	0	0
Advances on company's stock (since repaid)	420	0	0
Agents' balance, and sums due by other insurance offices	27,418	4	1
Outstanding premiums	1,302	4	8
Interest accrued, but not due	838	4	0
Cash at bankers	13,850	18	2
Bankers' bills on hand	4,375	15	8
Branch and agency outfit	333	6	6
Furnishing of offices	1,987	16	7
	£183,770	9	2

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THE STADACONA FIRE AND LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—J. B. RENAUD. | *Manager and Secretary*—GEO. J. PYKE.

Principal Office—Quebec.

(Incorporated 26th May, 1874. Commenced business, 28th October, 1874.)

CAPITAL.

Amount of joint stock capital authorized	$5,000,000 00
Amount subscribed for	2,300,000 00
Amount paid up in cash	645,972 88
do do notes	35,142 22

(*For List of Stockholders, see Appendix.*)

ASSETS.

Stocks and bonds held by the Company.

		Par value.	Market value.
Quebec Corporation debentures, Nos. 1, 2, 3, 4, 5 & 6		$36,000 00	$36,000 00
do Consolidated Fund debentures, 14 at $1,000 each		14,000 00	14,000 00
City of St. John, N.B., bonds or market debentures, 8 at $1,000		8,000 00	8,000 00
do Belleville bonds, 2 at $500 and 7 at $1,000		8,000 00	7,600 00
Canada Dominion stock		400 00	412 00
Montreal Building Society, 1 share		100 00	102 95
Bank stocks:—			
Union Bank	106 shares.	10,600 00	5,830 00
Quebec Bank	100 do	10,000 00	9,500 00
La Banque Nationale	84 do	4,200 00	3,360 00
City (Consolidated) Bank	100 do	10,000 00	5,700 00
Exchange Bank	100 do	10,000 00	6,700 00
Molson's Bank	154 do	7,700 00	6,545 00
Merchants' Bank	132 do	13,200 00	10,428 00
La Banque du Peuple	313 do	15,650 00	9,859 50
Total par and market value		$147,850 00	$124,037 45

Carried out at market value		$124,037 45
Cash in hand at head office		408 26
Cash in banks, viz.:—		
Union Bank, Quebec	$119 29	
do Halifax	843 58	
Consolidated Bank, Toronto	469 33	
Hamilton Bank, Hamilton	801 99	
Total		2,234 19
Interest accrued and unpaid on stocks		2,450 20
Agents' balances		611 15
Bills receivable for stock calls		17,912 14
do balances do		9,945 14
Stock, instalments due		123,885 00

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STADACONA FIRE AND LIFE—*Continued.*

Sundry, viz.:—		
Office furniture, fittings, safes, maps, plans, books, stationery, &c	$4,000 00	
Government stamps (policy)	6 79	
Sundry accounts due by solicitors on stock calls	181 41	
Sundry debts, secured and unsecured	2,035 69	
		6,223 89
Gross assets		$287,707 42
Amount which should be deducted from the above assets on account of bad or doubtful debts or securities :—		
From bills receivable for stock calls	$1,215 72	
do do balances of calls	1,782 27	
do stock instalments due	81,090 00	
do agents' balances and sundry	4,635 04	
Total deductions		88,723 03
Total assets		$198,984 39

LIABILITIES.

Net amount of losses due and yet unpaid	$2,000 00	
do resisted and in suit (accrued previous to 1878)	13,936 00	
do resisted—not in suit	200 00	
Total amount of unsettled claims for fire losses		$16,136 00
Total reserve of unearned premiums for all outstanding risks in Canada.		2,656 00
Dividends declared and due and remaining unpaid		110 94
Due for rent, advertising, agency and other miscellaneous expenses		949 05
Loan from Quebec Bank on Directors' guarantee		23,659 86
Amount of money borrowed at 7 p. c		60,000 00
Sundries, viz.:—		
Unearned premium certificates	$5,719 71	
Legal expense account on stock, suits, &c	227 29	
Inspector's account to 31st December	52 48	
Amount to be refunded on stock notes when paid	43 28	
		$6,042 86
Total liabilities (excluding capital stock)		$109,554 71
Capital stock paid up in cash		$645,972 88
do note		35,142 22
Capital stock called up and unpaid—estimated at		42,795 00
		$723,910 10

INCOME.

Received for interest on bonds—past due calls—dividends on stock and all other sources	$ 14,737 94
Received for calls on capital	148,959 65
Total cash income	$163,697 59

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STADACONA FIRE AND LIFE—*Concluded.*

EXPENDITURE.

Amount paid for losses occurring in previous years, (which losses were estimated in the last statement at $210,455 85)	$185,246 57	
Amount paid for losses occurring during the year	4,508 04	
Total net amount paid during the year for fire losses		$189,754 61
Paid unearned premiums and return premiums		20,745 16
Law expenses, commission, brokerage and collecting stock		2,499 11
Salaries, fees and all other charges of officials		9,655 89
Taxes and rent		2,210 71
Interest on loan and discounts		9,793 19
Miscellaneous payments, viz.:—		
Government expenses on Bill amending Charter, $505.81; legal opinion, &c., $200.00; exchange account, $156.37; advertising—old accounts compromised, &c., $695.28; general travelling, $709.73; coal for office, $182.86; general charges at head office for postage, stamps, telegrams, express charges, circulars, printing, &c., &c., $1,336.65		3,786 70
Total cash expenditure		$238,445 37

MISCELLANEOUS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	4976	$6,263,526	$74,892 16
Deduct terminated	3749	5,092,328	61,722 46
Gross in force at end of year	1227	1,171,198	13,169 70
Deduct reinsured		25,250	217 50
Net in force at 31st December, 1878	1227	$1,145,948	$12,952 20

Total number of policies in force at date	1,227	
Total net amount in force		$1,145,948 00
Total premiums thereon		12,952 20

Subscribed, 18th April, 1879, by

J. B. RENAUD,
President.

GEO. J. PYKE,
Manager and Secretary.

Received 21st April, 1879.

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THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—Hon. JOHN MCMURRICH. | *Secretary*—J. J. KENNY.

Principal Office—Toronto.

(Incorporated, August, 1851. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	$800,000 00
Amount paid up in cash	400,000 00

(*For List of Stockholders see Appendix.*)

ASSETS.

Real estate, viz:—		
Company's building built on leased property	$17,750 51	
do new building in course of erection	27,754 68	
Total		45,505 19
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate		47,411 73

*Stocks and bonds held by the Company.	Par Value.	Market Value.
Town of Barrie	$2,500 00	$2,375 00
Township of Fenelon	4,707 31	5,164 62
do Howick	3,560 00	3,430 00
City of Hamilton	6,980 00	6,282 00
Town of Lindsay	3,500 00	3,325 00
do Listowel	22,000 00	22,000 00
County of Middlesex	4,000 00	4,080 00
Village of Orillia	12,500 00	11,875 00
Town of Owen Sound	14,750 00	14,012 50
Village of Port Perry	6,000 00	5,700 00
do Pembroke	25,000 00	24,125 00
Province of Quebec	7,367 28	7,367 28
Township of St. Vincent	1,500 00	1,425 00
Town of Stratford	12,880 00	13,652 80
do Strathroy	10,000 00	9,500 00
Municipality of Shuniah	35,000 00	32,375 00
Town of Stratford	2,000 00	2,000 00
do	6,000 00	6,360 00
City of Toronto	23,560 00	23,560 00
Village of Uxbridge	10,000 00	9,250 00
Town of Whitby	20,000 00	19,200 00
do	5,000 00	4,800 00
Town of Windsor	1,000 00	990 00
do Whitby	1,250 00	1,187 50
United States—Registered 6 per cent. bonds	156,000 00	166,140 00
do do 4½ do	300,000 00	320,250 00
Georgia State Bonds	25,000 00	25,625 00
Mississippi (Cash Deposit)	15,000 00	15,000 00
Canadian Bank of Commerce stock	61,850 00	63,087 00
Consolidated Bank of Canada do	25,000 00	15,000 00
Ontario Bank do	12,000 00	8,400 00
Dominion Savings and Investment Co. stock	20,000 00	24,600 00
Imperial Loan and Savings Co. do	41,800 00	45,980 00
Total par and market value	$897,644 59	$918,118 70
Carried out at market value		918,118 70

*Of these there are deposited in the United States—

New York	$216,000,	U. S. Bonds.
Virginia	40,000	do
Ohio	100,000	do
Georgia	25,000,	State Bonds.
Mississippi	15,000,	Cash.
California	100,000,	U. S. Bonds.

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WESTERN—*Continued.*

Cash in banks, viz :—

Canadian Bank of Commerce, Toronto	$55,806 40	
Harper & Goadby, New York	36,883 92	
Corn Exchange, National Bank, Chicago	10,715 78	
Farmers' and Merchanics' National Bank, Buffalo	521 35	
Fidelity Insurance, Trust and Savings Company, Philadelphia	1,168 70	
Cash deposited—Union Loan and Savings Company, Toronto	10,000 00	
do Imperial do do	25,000 00	
Total		140,096 15
Interest due and unpaid on stocks and loans		419 81
Interest accrued and unpaid on stocks and loans		10,514 78
Agents' balances		71,775 39
Bills receivable		29,597 66

Amount of same, overdue, but considered good, $11,115 06.

Sundry, viz. :—

Unpaid premiums	$ 901 19	
Steam pump	3,671 49	
Hawser	350 03	
Reinsurances due for other Companies	1,500 00	
Balance due on schooner	390 93	
		6,813 64
Gross assets		$1,270,253 05
Amount which should be deducted on account of bad or doubtful Bills Receivable		3,784 22
Total assets		$1,266,468 83

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of unsettled losses, not resisted :—

Fire	$11,895 11		
Inland Marine	5,708 09		
Ocean	10,800 00		
		28,403 20	
Net amount of losses, resisted and in suit—fire		1,500 00	
Total net amount of unsettled claims for fire losses in Canada			29,903 20

Reserve of unearned premiums for outstanding risks in Canada :—

Fire	$160,574 02	
Inland Marine	3,650 25	
Ocean	12,248 69	
Total reserve of unearned premiums for risks in Canada		176,472 96
Dividends declared and due, but unpaid		519 80
do but not yet due		30,000 00
Total liabilities (excluding capital stock) in Canada		$236,895 96

(2.) *Liabilities in other Countries.*

Net amount of losses unsettled :—

Fire—not resisted	$25,935 19	
do resisted and in suit	3,450 00	
Total net amount of unsettled claims in other countries		29,385 19

(Of which $5,500 were incurred in previous years.)

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WESTERN—*Continued.*

Reserve of unearned premiums, viz :—

Fire	$219,814 29	
Inland Marine	1,709 13	
Total		221,523 42
Total liabilities in other countries		$250,908 61
Total liabilities (excluding capital stock) in all countries		$487,804 57
Capital stock paid up		$400,000 00
Surplus beyond all liabilities and paid up capital stock		378,664 26

INCOME.

For Fire Risks.	In Canada. $ cts.	In other Countries. $ cts.
Gross cash received for premiums	305,437 35	499,264 85
Deduct re-insurance, rebate, abatement and return-premiums	34,721 42	64,517 21
Net cash received for Fire premiums	270,715 93	434,747 64
For Inland Marine Risks.		
Gross premiums received in cash	5,383 91	3,755 12
Gross cash received on bills or notes taken for premiums	25,703 69	10,051 84
Gross cash received for premiums	31,087 60	13,806 96
Deduct re-insurance, &c	7,199 43	3,261 54
Net cash received for Inland Marine premiums	23,888 17	10,545 42

(Bills or notes received during the year for premiums and remaining unpaid, $4,229.75.)

For Ocean Risks.		
Gross premiums received in cash	48,300 12	.....
Gross cash received on bills and notes taken for premiums	2,594 14	.....
Gross cash received for premiums	50,894 26	.....
Deduct re-insurance, &c	11,979 33	.....
Net cash received for Ocean premiums	38,914 93	.....
Total net cash received for premiums	333,519 03	445,293 06

Total net cash received for premiums in all countries	$778,812 09
Received for interest and dividends	54,737 10
Rent	440 00
Total cash income	$833,989 19

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WESTERN—*Continued.*

EXPENDITURE.

For Fire Losses.	In Canada.	In other Countries.
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $33,521.28)	$21,403 93	$14,697 54
Paid for losses occurring during the year,	107,026 07	210,810 71
Less received for re-insurance	15,584 75	16,878 36
Net amount paid for said losses	91,441 32	193,932 35
Total net amount paid during the year for Fire Losses	112,845 25	208,629 89

For Inland Marine Losses.		
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $1,575.00)	$1,313 87	.....
Paid for losses occurring during the year	15,834 21	7,983 60
Less savings and salvage and re-insurance	6,423 71	3,269 74
Net amount paid for said losses	9,410 50	4,713 86
Total net amount paid during the year for Inland Marine Losses	$10,724 37	$4,713 76

Total net amount paid during the year for Fire and Inland marine Losses, viz:—

In Canada	$123,569 62	
In other countries	213,343 75	
Total		$336,913 37
Net amount paid during the year for ocean losses		36,825 60

(Of this amount $12,671.39 was incurred in previous year.)

Paid for dividends on capital stock, at 15 per cent	60,000 00
Commission or brokerage	134,286 64
Salaries and all other charges of officials	18,981 06
Taxes	13,130 04
Other payments, viz:—Fire inspection, $1,225.37; Printing and stationery, $1,947.21; Law $1,050.71; Advertising, $488.69; Postages and telegraphs, $4,100.96; Fire expenses $2,372.11; Marine association, $20.61; Fire re-assurances, $9,133.92; Marine re-assurances, $1,790.40	68,260 49
Total cash expenditure	$668,397 20

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WESTERN—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Total in all Countries	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	25,813,115	314,068 16	34,849,817	445,326 60	60,662,932	759,394 76
Taken during the year (new and renewed)	25,857,675	307,997 09	54,245,126	505,237 76	80,102,801	813,234 85
Total	51,670,790	622,065 25	89,094,943	950,564 36	140,765,733	1,572,629 61
Deduct terminated	27,402,596	288,394 56	46,116,239	513,685 99	73,518,835	802,080 55
Gross in force at end of year	24,268,194	333,670 69	42,978,704	436,878 37	67,246,898	770,549 06
Deduct re-insured	589,058	28,150 96	453,348	8,099 62	1,042,406	36,250 58
Net in force 31st Dec., 1878	23,679,136	305,519 73	42,525,356	428,778 75	66,204,492	734,298 48
Inland Marine Risks.						
Gross policies in force at date of last statement	123,887	3,817 08	105,750	3,259 25	229,637	7,076 33
Taken during the year	2,891,493	32,039 89	574,268	16,013 11	3,465,761	48,053 00
Total	3,015,380	35,856 97	680,018	19,272 36	3,695,398	55,129 33
Deduct terminated	2,884,731	31,964 72	614,768	15,854 11	3,499,499	47,818 83
Gross in force at end of year	130,649	3,892 25	65,250	3,418 25	195,899	7,310 50
Deduct re-insured	11,000	648 00	.....	.....	11,000	648 00
Net in force 31st Dec., 1878	119,649	3,244 25	65,250	3,418 25	184,899	6,662 50
Ocean Risks.						
Taken during the year	5,193,981	59,808 69	.....	.....	5,193,981	59,808 69
Deduct terminated	5,001,480	47,560 00	.....	.....	5,001,480	47,560 00
Gross in force at end of year	192,501	12,248 69	.....	.....	192,501	12,248 69
Deduct re-insured	7,600	252 00	.....	.....	7,600	252 00
Net in force 31st Dec., 1878	184,901	11,996 69	.....	.....	184,901	11,996 69

Total number of policies in force at date.....No return.
Total net amount in force $66,574,292 00
Total premiums thereon..... 752,957 67

Subscribed and sworn to, 5th February, 1879.

BERNARD HALDAN,
Managing Director.

J. J. KENNY,
Secretary.

(Received, 7th February, 1879.)

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STATEMENTS

MADE BY

LIFE INSURANCE COMPANIES

IN COMPLIANCE WITH THE CONSOLIDATED INSURANCE ACT OF 1877.

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LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF LIFE INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31st DECEMBER, 1878.

The Ætna Life Insurance Company of Hartford, Conn.
The Briton Life Association (Limited).
*The Briton Medical and General Life Association, London England
The Canada Life Assurance Company, Hamilton.
The Citizens' Insurance Company of Canada.
The Commercial Union Assurance Company of London, England.
The Confederation Life Association of Canada.
*The Connecticut Mutual Life Insurance Company of Hartford, Conn.
*The Edinburgh Life Assurance Company.
The Equitable Life Assurance Society of the United States, N.Y.
The Globe Mutual Life Insurance Company of N.Y.
*The Life Association of Scotland.
The Liverpool and London and Globe Insurance Company.
The London and Lancashire Life Assurance Company.
The Metropolitan Life Insurance Company of New York.
The Mutual Life Association of Canada.
*The National Life Insurance Company of the United States of America.
*The New York Life Insurance Company.
The North British and Mercantile Insurance Company.
*The North Western Mutual Life Insurance Company of Milwaukee.
*The Phœnix Mutual Life Insurance Company, Hartford, Conn.
*The Positive Government Security Life Assurance Company (Limited), England.
The Queen Fire and Life Insurance Company, England.
The Reliance Mutual Life Assurance Society, London, England.
The Royal Insurance Company.
*The Scottish Amicable Life Assurance Society.
*The Scottish Provident Institution.
*The Scottish Provincial Assurance Company.
*The Stadacona Insurance Company of Quebec.
The Standard Life Assurance Company of Scotland.
The Star Life Assurance Society of England.
The Sun Mutual Life Insurance Company of Montreal.
The Toronto Life Assurance and Tontine Company.
The Traveler's Insurance Company of Hartford, Conn.
The Union Mutual Life Insurance Company of Maine.
*The United States Life Insurance Company.

* The licenses of these Companies expired on 31st March, 1878, and were not renewed.

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THE ÆTNA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—T. O. ENDERS. | *Secretary*—J. L. ENGLISH.

Principal Office—Hartford, Conn., U.S.

Agent in Canada—WILLIAM H. ORR. | *Head Office in Canada*—Toronto.

(Organized or Incorporated, 1820. Commenced business in Canada, 1850.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....		$750,000 00
Gross amount of premiums received in cash during the year on life policies in Canada	270,070 75	
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada	14,094 35	
Total net premium income		$284,165 10
Amount paid during the year on claims in Canada, viz.:—		
On account of death claims	104,025 01	
do matured endowments	13,290 00	
Net amount paid on account of claims (of this amount, $43,008.86 accrued prior to 1st January, 1878)		$117,315 01
Amount paid for surrendered policies		308 21
do dividends or bonuses to policy holders		41,973 48
Total net amount paid to policy holders in Canada...		$159,596 70

ASSETS IN CANADA.

United States bonds, 4½ per cent. Funded Loan of 1891, deposited with Receiver-General	$140,000 00
Real estate in Canada owned	800 00
Total assets in Canada	$140,800 00

LIABILITIES IN CANADA.

Under Policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted.....			$18,711 00
* Amount computed to cover the net reserve or re-insurance value on all outstanding policies in Canada		1,509,773 50	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	10,141 97		
Deduct premium notes	89,905 90		
		100,047 87	
Difference carried out			1,409,725 63
Total net liabilities to said policy holders in Canada .			$1,428,436 63

* Actuaries Table of Mortality and 4 per cent. int., strict actuarial computation. Policies issued since 31st March, 1878, valued American Experience Table of Mortality, 4½ per cent. int. Paid-up policies issued since 31st March, 1878, in exchange for policies issued prior to that date, not valued.

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ÆTNA LIFE—*Continued.*

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted.....		$235 00
Amount computed to cover the net reserve or re-insurance value on all outstanding policies in Canada.....	23,184 90	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	5,119 29	
Difference carried out.....		18,065 61
†Total net liabilities to said policy holders in Canada .		$18,300 61
Total net liabilities to all policy holders in Canada.....		$1,446,737 24

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1041	
* Amount of said policies.....		$1,322,081 00
Number of policies become claims in Canada during the year....	44	
Amount of said claims.....		93,822 00
Number of policies in force in Canada at date.....	7828	
Amount of said policies.....		8,760,189 00

Number and amount of policies terminated during the year in Canada:—

1.	By death	83	$80,532 00
2.	maturity	11	13,290 00
3.	expiry	1	2,000 00
4.	surrender (for which cash value has been paid $308.21)	207	15,209 00
5.	surrender, $108,760 (for which paid up policies have been granted to amount of $69,577 ..... Difference of amounts carried out		39,183 00
6.	lapse	134	572,267 00
	Total	386	$722,481 00

Policies in force at beginning of year.....	6622	$8,240,281 00
Policies issued during the year	1326	1,813,151 00
Policies terminated as above and by change to paid up policies...	386	792,058 00
Policies not taken.....	324	501,185 00
Policies in force at date of statement.....	7238	$8,760,189 00

Number of insured lives at beginning of year	5998
Number of new insurers during the year.....	943
Number of deaths during the year among insured.....	32
Number of insured whose policies have been terminated during the year otherwise than by death..	455
Number of insured lives at date of statement..... ..	6454

Subscribed and sworn to, 7th April, 1879, by

J. L. ENGLISH,
Secretary.

(Received, 9th April 1879.)

*This includes all policies written for Canadian applicants during the year 1878, and which had not been returned to this office as "not taken," 31st December, 1878. We are unable to state which of those remaining in the hands of agents unreported on that date were actually accepted by the applicants.—*Company's Note.*

† Covered by a special Deposit made with the Receiver-General, April 1879, of $19,000 in debentures of the Province of Québec.

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ÆTNA LIFE—*Continued.*

General Business for the Year ending 31st December, 1878.

INCOME DURING THE YEAR 1878.

Total premium income	$2,762,721 12
Cash received for interest upon mortgage loans	886,724 58
do do on bonds owned, and dividends on stock	487,643 67
do do on premium notes, loans and liens	165,924 04
do do on other debts due the company	19,261 37
do as discount on claims paid in advance	7,854 59
Total income	4,330,129 37

DISBURSEMENTS DURING THE YEAR 1878.

Total amount actually paid for losses and matured endowments	$1,710,558 00
Cash paid for surrendered policies	13,845 45
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	190,011 25
Cash surrender values, including re-converted additions, applied in payment of the premiums	513,124 34
Cash dividends paid to policy-holders	299,788 68
Premium notes, loans or liens used in payment of dividends to policy-holders	223,189 67
Cash paid stockholders for interest or dividends	45,000 00
Profit and Loss	49,779 82
General expenses	450,941 43
Total disbursements	3,496,238 64

ASSETS.

Cost value of real estate, less incumbrances		427,249 83
Loans on bonds and mortgages (first lien) on real estate		10,980,536 63
Loans secured by pledge of bonds, stocks or other marketable collaterals		226,520 91
Premium notes, loans or liens on policies in force		3,005,847 55
Cash value of bonds and stocks owned absolutely		7,347,657 81
Cash on hand and in banks		1,715,404 59
Bills receivable		48,701 82
Agents' ledger balances	$42,397 55	
Less due agents and others	32,974 60	
		9,422 95
Total net or ledger assets		23,761,342 09

OTHER ASSETS.

Interest due and accrued	828,501 22
Market value of stocks and bonds over cost	247,045 49
Due from other companies for losses or claims on policies re-insured	5,000 00
Net amount of uncollected or deferred premiums	223,132 36
Total assets, as per books of Company	25,065,021 16
Including items not admitted	$58,124 77

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ÆTNA LIFE—*Concluded.*

LIABILITIES.

Net re-insurance reserve at Actuaries' Table, 4 per cent	$21,119,264 80
Total unsettled claims	447,176 44
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	82,108 95
Special reserve to cover possible depreciation of real estate	75,000 00
Other liability	8,161 97
Total liabilities	21,731,712 16
Gross surplus on policy-holders account	3,333,309 00

RISKS AND PREMIUMS.

Number of new policies issued during the year	4730	
Amount of said policies		$6,772,818 00
Number of policies terminated during the year	3919	
Amount terminated		10,074,532 00
Number of policies in force at date of statement	56542	
Net amount of said policies		79,568,066 00

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THE BRITON LIFE ASSOCIATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Chairman—FRANCIS WEBB.

Actuary and Secretary—JOHN MESSENT, F.I.A., F.S.S.

Principal Office—429, Strand, London, England.

Manager in Canada—J. B. M. Chipman.

Head Office in Canada—12 Place d'Armes, Montreal.

Organized or incorporated, 30th October, 1875; Commenced business in Canada—License issued, 15th April, 1876.

CAPITAL.

Amount of capital authorized, £500,000 stg., with power to increase to £1,000,000 stg.
Amount subscribed for and paid up in cash, £50,000 stg..... $243,333 33

Amount of premiums received in cash during the year on life policies in Canada 4,896 58

Amount paid during the year on account of death claims in Canada..... $500 00

(Accrued in previous year.)

ASSETS IN CANADA.

Canada 4 p c. bonds in deposit with Receiver-General..... $54,993 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted..... None.
Net reserve on outstanding policies in Canada. *No Return.*

MISCELLANEOUS.

*Number of new policies reported during the year as taken in Canada	44	
Amount of said policies		$100,000 00
Amount of policies become claims during the year	None.	
Number of policies in force in Canada at date	85	
Amount of said policies		156,360 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By expiry	1	$10,000 00
2. By lapse	31	83,000 00
Total	32	93,000 00

* This Company has not been competing for new business, owing to chief office not having yet furnished tables of reduced rates.

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BRITON LIFE—*Continued.*

Policies in force at beginning of year	73	$149,360 00
Policies issued during the year	44	100,000 00
Policies terminated as above	32	93,000 00
Policies in force at date of statement	85	156,360 00

Number of insured lives at beginning of year	72
Number of new insurers during the year	37
Number of deaths during the year among insured	None.
Number of insured whose policies have become terminated during the year otherwise than by death	28
Number of insured lives at date of statement	81

Subscribed and sworn to, 29th March, 1879, by

JAMES B. M. CHIPMAN.

(Received, 31st March, 1879.)

General Business for the Year ending 31st December, 1878.

(*Abstracted from Third Annual Report of Directors, London, 26th March*, 1879.)

659 Policies were issued, assuring the sum of £201,258, and yielding in New Annual Premiums the sum of	£6,386	1	5
The Single Premiums received in respect of Annuities granted by the Association amounted to	5,679	11	8
Making a total of	12,065	13	1

as the New Business of the year.

The total Income for the year amounted to the sum of £23,319 11s. 7d.

Thirteen policies have become claims by death during the year for the sum of £2,751 19s. 3d.

Accounts for the year ending 31st December, 1878.

FIRST SCHEDULE.—REVENUE ACCOUNT.

1878.	*Income.*		£	s.	d.
Dec. 31.	Amount of funds at the beginning of the year		57,155	15	3
	Premiums	£16,398 0 11			
	Less re-assurance	786 5 11			
			15,611	15	0
	Consideration for annuities		5,679	11	8
	Interest and dividends		1,915	19	5
	Fines and fees		112	5	6
			£80,475	6	10

1878.	*Expenditure.*	£	s.	d.
Dec. 31.	Claims under policies	2,751	19	3
	Surrenders	94	2	11
	Annuities	267	0	11
	Commission	1,869	4	1
	Expenses of management	5,402	11	7
	Directors' fees	1,050	0	0
	Auditors' fees	31	10	0
	Income tax	104	7	2
	Expenses of branch offices and agencies, including all expenses pertaining to the appointment and supervision of agents	3,849	4	9
	Interest on share capital	2,500	0	0
	Amount of funds at the end of the year (as per Second Schedule)	62,555	6	2
		£80,475	6	10

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BRITON LIFE—*Concluded.*

SECOND SCHEDULE.—BALANCE SHEET.

1878.	*Liabilities.*	£	s.	d.
Dec. 31.	Shareholders' capital—50,000 shares £1 paid..... £50,000 0 0			
	Assurance Fund 12,555 6 2			
	Total Funds, as per First Schedule	62,555	6	2
	Claims admitted but not due	1,102	14	10
	Balance due on Joint Expense Account	962	17	9
	Sundry outstanding accounts (since paid).	502	6	5
	Interest on share capital accrued December 31st (since paid).....	1,250	0	0
		£66,373	5	2

1878.	*Assets.*	£	s.	d.
Dec. 31.	Investments—			
	In British Government securities, consols, deposited with the British Government pursuant to "Life Assurance Companies Act"	20,000	0	0
	Canada Deposit Account (deposited with Government of Dominion of Canada)	10,325	7	6
	Railway debenture stock..	5,008	9	11
	Colonial Government securities	2,956	17	6
	Foreign Government securities.....	4,695	2	6
	Agents' balances.....	2,249	8	4
	Half-premiums on loan.....	620	4	9
	Outstanding interest.....	493	7	1
	Outstanding premiums.....	1,018	15	5
	Preliminary and extension expenses	14,125	6	8
	Sundry debtors.....	48	2	6
	Cash—In hand and on current accounts.....	4,832	3	0
		£66,373	5	2

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THE BRITON MEDICAL AND GENERAL LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Chairman—FRANCIS WEBB. *Actuary and Secretary*—JOHN MESSENT, F.I.A., F.S.S.

Principal Office—429, Strand, London, England.

Manager in Canada.....J. B. M. CHIPMAN.

Head Office in Canada.....12, Place D'Armes, Montreal.

(Organized or Incorporated, 1854; License issued, 1870.)

This Company has ceased to transact new business in Canada.

CAPITAL.

Amount of capital authorized and subscribed for, £200,000 stg.....	$973,333 33
Amount paid up in cash at 31st December, 1878, £35,420 stg.....	172,377 33
Amount of premiums received in cash during the year on life policies in Canada.....	$33,352 23
Amount paid during the year on account of death claims in Canada (Of this amount $9,733.33 accrued in previous years, as per last year's return, and $432.67, balance of two policies held in trust for benefit of heirs-at-law, they being minors).....	$29,788 38
Amount paid on account of matured endowment.....	2,190 00
Amount paid for surrendered policies.....	1,518 30
Total net amount paid to policy-holders in Canada....	$33,496 68

ASSETS IN CANADA.

Dominion stock in deposit with Receiver General.....	$100,343 00
Mortgages on real estate in Canada.....	5,226 66
Cash in hand and in banks in Canada.....	11,353 70
Total assets in Canada.....	$116,923 36

LIABILITIES IN CANADA.

Amount of claims in Canada unsettled but not resisted.....		$24,333 33
Net amount of premium reserve on policies in Canada.....		No Return.
Deduct loans on Association's policies.....	$16,740 11	
Half credit premiums (debts against policies).....	12,775 75	
Suspended premiums do	2,026 15	
Total deductions.....	$31,542 01	
Difference carried out		No Return.

MISCELLANEOUS.

No new business has been transacted by this Company.

Number of policies become claims in Canada during the year.....	8	
Amount of said claims.....		$ 46,145 72
Number of policies in force in Canada at date.....	493	
Amount of said policies.....		1,124,172 07

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BRITON MEDICAL LIFE—*Continued*

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death	7	$43,955 72
2. By maturity	1	2,190 00
3. Surrender	7	11,463 33
(For which cash value has been paid $1,518.30.)		
4. Surrender $8,056.67.		
For which paid-up policies have been granted to amount of $1,860.12.		
Difference of amounts carried out		6,196 55
5. Lapse	18	23,995 10
Total	33	87,800 70

Policies in force at beginning of year, as per last return	523	$1,212,893 78
Less one policy reduced from £500 sterling to £300 sterling, difference		973 33
		$1,211,920 45
Paid up policies of which we had no record—omitted to be counted as at risk last statement	4	4,918 98
Policies terminated during the year	33	87,800 70
Policies transferred to England	1	4.866 66
Policies in force at date of statement (exclusive of bonuses)	493	1,124,172 07

Number of insured lives at beginning of year	462
Omitted in last statement	3
Number of deaths during the year among insured	7
Number of insured whose policies have been terminated during the year otherwise than by death	23
Transferred to England	1
Number of insured lives at date of statement	434

Subscribed and sworn to, 29th March, 1879, by

JAMES B. M. CHIPMAN.

(Received, 31st March, 1879.)

General Business for the Year ending 31st December, 1878.

(*Abstracted from Directors' Report, London, 26th March,* 1879.)

The premium income of the year, after deducting re-assurance premiums, amounted to £150,984 5s. 7d.; the interest (less income-tax) to £29,296 16s. 9d.; other small items to £35 1s. 6d.; making a total year's income of £180,316 3s. 10d.

The claims have been 429 in number, by reason of the deaths of 382 assured lives, and have amounted to the sum of £134,277 14s. 4d. The number of lives fallen in this year has been considerably less than last, though the number of policies effected upon them has been more.

The association has also paid the sum of £3,107 4s. 2d. for fifteen endowments, which have matured, and £1,000 in respect of five policies which have become payable during litetime, by the operation of the bonuses declared upon them.

The amount paid for the surrender of policies has been £10,432 11s. 9d. This amount is also less than in the previous year, and is again due to a falling off in the number of surrender transactions; for, as the company increases in age, the relative value of the individual items composing this amount naturally increases also.

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BRITON MEDICAL LIFE—*Concluded.*

The total expenditure of the Association, including commission to agents, amounts to the sum of £9,708 6s. or about six per cent. upon the premium income.

The funds in hand—*i. e.*, the balance of assets over liabilities—amount to the sum of £683,229 6s. 3d.

Revenue Account for the Year ending 31*st December*, 1878.

INCOME		£ s. d.
Amount of funds at the beginning of the year		666,121 9 8
Premiums	£153,002 10 6	
Less re-assurances	2,018 4 11	
		150,984 5 7
Interest and dividends	29,362 19 9	
Discount on claims	112 9 10	
	29,475 9 7	
Less income tax	178 12 10	
		29,296 16 9
Fines and fees		35 1 6
		£846,437 13 6

EXPENDITURE.	£ s. d.
Claims under policies after deduction of sums re-assured	134,277 14 4
Endowments	3,107 4 2
Policies paid during life by operation of bonus	1,000 0 0
Surrenders	10,432 11 9
Annuities	1,852 14 3
Cash bonus	53 6 4
Expenses of management, viz. :—	
Amount paid to the Briton Life Association, being the charge for general management expenses (as per agreement)	9,162 6 0
Other payments not coming under such arrangements, viz. :—	
Directors' fees	262 10 0
Auditors' fees	73 10 0
Actuaries' fees	210 0 0
Exchange Account and broker's commission	120 0 5
Dividends to shareholders	1,771 0 0
Half-year's interim dividend to 30th June, 1878	885 10 0
Amount of funds at the end of the year (as per Second Schedule)	683,229 6 3
	£846,437 13 6

Balance Sheet, 31*st December*, 1878.

LIABILITIES.		£ s. d.
Shareholders' capital paid up	£35,420 0 0	
Assurance fund	647,809 6 3	
Total funds as per first schedule		683,229 6 3
Claims admitted but not due		26,493 16 3
Unclaimed dividends		333 9 6
Outstanding accounts		398 10 8
		£710,455 2 8

ASSETS.		£ s. d.
Mortgages on property within the United Kingdom		265,395 9 9
Mortgages on property out of the United Kingdom		1,095 12 0
Loans on the companies policies		49,468 5 0
Investments :—		
British Government securities		13,645 11 10
Colonial Government securities		73,972 14 4
Foreign Government securities		46,995 12 6
House property		35,612 16 9
Reversions		12,184 7 9
Half premiums on loan		19,420 3 10
Amounts due from other companies		9,548 6 8
Sundry debtors		1,637 6 8
Loans upon personal security	£46,460 12 10	
Loans upon personal security in connection with the deposit of title deeds and other miscellaneous securities	63,004 4 7	
		109,464 17 5
Agents' balances		24,079 3 7
Outstanding premiums		7,101 9 4
Outstanding interest		13,066 10 2
Cash—In hand and on current and deposit accounts		27,766 15 1
		£710,455 2 8

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CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH APRIL, 1878.

President and Managing Director—A. G. RAMSAY. | *Secretary*—R. HILLS.
Head Office—Hamilton, Ont. | *Agent*—A. G. RAMSAY.

(Organized 21st August, 1847; Incorporated 25th April, 1849; Commenced business in Canada 21st August, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for	$1,000,000 00
do do paid up in cash	125,000 00

(For List of Stockholders see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (without encumbrances) held by the Company, buildings in Hamilton, Toronto, and Montreal	$180,000 00
Amount secured by way of loan on real estate by bond or mortgage, first liens (including ground rents, $25,104.19)	666,202 88
Amount of loans secured by bonds, stocks or other marketable collaterals	24,287 60

Viz:—Upon stock and bonds of—

	Loans.	Par Value.	Market Value.
Canada Life Assurance Co	$9,287 60	$9,450 00	$17,246 00
Canada Life Assurance Co. and Bank of Montreal	2,000 00	1,700 00	2,952 00
Bank of Commerce, and Huron and Erie Loan Society	11,000 00	10,600 00	12,622 00
Canada Life Assurance Co. and Life Assurance policy for $4,800	2,000 00	1,500 00	2,737 00
	$24,287 60	$23,250 00	$35,557 00

* Amount of loans as above on which interest has not been paid within one year previous to statement	$13,564 56
Amount of loans made in cash to policy holders on the Company's policies assigned as collaterals	169,681 10
†Premium notes, loans, or liens on policies in force	241,643 12

* Upon this amount of $13,564.56, the interest has since been paid or settled.

† Being debts upon half credit system.

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CANADA LIFE—*Continued.*

Stocks and Bonds owned by the Company :—

Municipality.	Par Value.	Value in Account	Market Value.
City—Hamilton	$121,540 00	$114,156 21	$119,971 00
Montreal	129,300 00	126,652 44	130,593 00
Belleville	99,000 00	94,490 00	94,680 00
Brantford	14,500 00	12,998 00	13,050 00
	$364,340 00	$348,296 65	$358,294 00
Add increase during the year	.....	1,221 20	.....
	$364,340 00	$349,517 85	$358,294 00
County—Hastings	8,568 00	8,565 07	8,770 00
Victoria	400 00	382 65	402 00
Renfrew	11,500 00	11,783 16	12,558 00
Brome, Q	13,000 00	12,475 60	12,706 00
Drummond, Q	25,000 00	22,370 04	22,370 00
Elgin	39,000 00	38,281 70	39,195 00
Peel	14,000 00	13 517 00	14,070 00
Wellington	15,700 00	15,344 84	15,778 00
Simcoe	2,000 00	1,905 60	2,010 00
Kent	8 000 00	8,010 00	8,080 00
Oxford	32,900 00	31,988 05	33,064 00
Prescott and Russell	2,000 00	1,945 25	2,010 00
Haldimand	30,000 00	29,264 70	30,150 00
Compton, Q	118,973 34	114,708 45	114,708 00
Digby, N.S	50,000 00	49,000 00	49,000 00
	$371,041 34	$359,542 11	$364,871 00
Add increase during the year	.....	318 33	.....
	$371,041 34	$359,860 44	$364,871 00
Town—Windsor	89,000 00	79,788 61	84,100 00
Galt	20,000 00	19,214 27	19,090 00
St. Thomas	20,000 00	17,936 65	18,196 00
Lindsay	52,000 00	44,950 21	46,800 00
Stratford	22,600 00	22,600 00	22,600 00
Peterboro'	5,000 00	4,929 00	4,952 00
Guelph	19,350 00	17,818 72	17,912 00
Tilsonburg	3,600 00	3,170 88	3,251 00
Ingersoll	4,000 00	3,327 77	3,736 00
Simcoe	10,000 00	9,253 30	9,500 00
Woodstock	6,000 00	5,361 10	5,400 00
Sarnia	4,000 00	4,000 00	4,000 00
St. Johns, Q	60,000 00	53,025 00	53,610 00
Mitchell	3,000 00	2,703 50	2,715 00
Sorel, Q	5,000 00	4,540 00	4,550 00
Bowmanville	12,000 00	11,103 60	11,168 00
Goderich	6,000 00	5,310 00	5,340 00
Kincardine	3,000 00	2,700 00	2,700 00
Windsor	2,700 00	2,416 50	2,416 00
Stratford	4,100 00	3,731 00	3,731 00
Mitchell	6,000 00	5,400 00	5,400 00
Peterborough	4,500 00	4,500 00	4,500 00
Barrie	5,000 00	4,662 50	4,662 00
Beauharnois	10,000 00	8,350 00	8,350 00
Bowmanville	9,000 00	9,360 00	9,360 00
St. Mary's	12,000 00	12,000 00	12,000 00
Sherbrooke	13,100 00	11,790 00	11,790 00
Mitchell	15,000 00	16,200 00	16,200 00
	$425,950 00	$390,192 41	$398,029 00
Add increase during the year	.....	2,031 73	.....
	$425,950 00	$392,224 14	$398,029 00
Harbor—Montreal	$113,000 00	$113,273 43	$118,350 00

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CANADA LIFE—*Continued.*

Municipality.	Par Value.	Value in Account.	Market Value.
Village—Listowel	11,000 00	9,614 50	9,615 00
Clinton	20,000 00	17,385 00	17,385 00
Exeter	10,000 00	8,668 50	8,668 00
Caledonia	16,000 00	14,023 03	14,023 00
Hochelaga, Q	60,000 00	60,540 00	60,540 00
Coaticook	18,686 08	17,753 26	17,753 00
Yorkville	3,400 00	3,430 60	3,431 00
Georgetown	6,550 00	6,124 25	6,124 00
St. Cunegonde	10,000 00	8,827 00	8,827 00
Harriston	5,000 00	4,921 22	4,921 00
	160,636 08	151,287 36	151,287 00
Add increase during year	.....	326 11	.....
	160,636 08	151,613 47	151,287 00
Township—Hatley	25,000 00	25,000 00	25,000 00
Ascot	39,900 00	39,900 00	39,900 00
Eldon	14,500 00	13,931 68	14,065 00
Reach	2,000 00	1,990 00	1,995 00
Minto	1,000 00	895 09	970 00
Carrick (S. S. No. 14.)	240 00	232 80	238 00
Dudswell, Q	22,000 00	19,591 00	19,800 00
Dereham	9,750 00	8,889 00	9,457 00
Culross	20,000 00	19,110 00	19,400 00
Lochiel	9,000 00	8,323 52	8,550 00
Orillia and Matchedash	5,000 00	4,628 00	4,750 00
Elderslie	6,000 00	5,679 20	5,820 00
Weedon	24,000 00	21,453 00	21,600 00
Wallace	10,000 00	9,070 25	9,500 00
Turnberry	10,000 00	9,203 60	9,500 00
Morris	3,000 00	2,815 70	2,850 00
Elma	11,000 00	9,955 80	10,450 00
Dover East and West	4,425 00	4,292 50	4,425 00
Woodhouse	7,000 00	6,679 48	6,790 00
Enniskillen	4,200 00	3,720 00	3,948 00
Howard	3,375 00	3,406 40	3,406 00
Mara	8,600 00	7,868 04	8,342 00
E. Wawanosh	13,000 00	12,402 00	12,610 00
Usborne	1,500 00	1,433 50	1,455 00
Stephen	4,500 00	4,298 87	4,365 00
Bolton	9,200 00	8,741 45	9,200 00
Grantham, Q	12,032 84	11,195 22	11,310 00
Albion	12,000 00	11,543 00	11,640 00
Yarmouth, N.S.	59,200 00	52,096 00	52,096 00
Oneida	4,000 00	3,880 00	3,880 00
Adelaide	1,607 00	1,607 00	1,607 00
Dover	4,049 98	4,106 28	4,106 00
Bolton	3,500 00	3,500 00	3,500 00
Melbourne and Brompton Gore	5,000 00	4,500 00	4,500 00
Bertie	1,900 00	1,988 00	1,988 00
Harwich	3,940 00	3,737 48	3,737 00
Chatham	5,811 84	6,035 59	6,036 00
	381,231 66	357,699 45	362,786 00
Add increase during the year	.....	1,097 14	.....
	381,231 66	358,796 59	362,786 00
Bank Stock—Bank of Montreal, 100 shares	20,000 00	34,000 00	34,000 00
Synopsis—City	364,340 00	349,517 85	358,294 00
County	371,041 34	359,860 44	364,871 00
Town	425,950 00	392,224 14	398,029 00
Harbor	113,000 00	113,273 43	118,350 00
Township	381,231 66	358,796 59	362,786 00
Village	160,636 08	151,613 47	151,287 00
Bank Stock	20,000 00	34,000 00	34,000 00
Total	1,836,199 08	1,759,285 92	1,787,617 00

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CANADA LIFE—*Continued.*

Carried out at value in account		1,759,285 92
Cash at head office		608 51
Cash in banks, viz. :—		
Bank of Montreal	$28,791 00	
National Bank of Scotland	488 13	
Total		29,279 13
Total		3,070,988 26

OTHER ASSETS.

Interest due	$2,591 44	
do accrued	42,598 03	
Total carried out		45,189 47
Rents accrued		2,208 24
Gross premiums due and uncollected on policies in force	$126,306 07	
Gross deferred premiums on same	94,653 29	
Total outstanding and deferred premiums	220,959 36	
Deduct cost of collection at 10 per cent	22,096 00	
Net outstanding and deferred premiums		198,863 36
Difference between market value and value in account of debentures owned by Company		28,331 08
Office furniture		2,5[illegible]3 00
Items in suspense account		539 05
Total assets		$3,348,702 46

LIABILITIES.

*Amount computed or estimated to cover the net present value of all policies in force	$2,575,797 60	
Deduct value of policies re-insured in other companies	4,729 00	
Net re-insurance reserve		$2,571,068 00
Claims for death losses due and unpaid	12,753 09	
(Of this $2,972.47 accrued in previous years.)		
do adjusted, but not due	29,014 88	
do unadjusted, but not resisted	9,587 50	
(Of this $1,800 accrued in previous years.)		
Total		51,355 47
Amount of dividends or bonuses to policy-holders due and unpaid		2,295 92
Total liabilities		$2,624,719 39
Surplus of assets over liabilities available for protection of policy-holders		$723,983 07
Of which has been carried to Proprietors' Account		96,064 23
Leaving surplus on Policy-holders' Account		$627,918 84
Capital stock paid up		$125,000 00
Surplus above all liabilities (including capital stock paid up and the amount as above carried to Proprietors' Account)		$502,918 84

*Institute of Actuaries H.M. experience table of mortality, and interest at 4½ per cent. used in valuing reserve for assurances and annuities, values estimated, Carlisle table of mortality with interest at 5 per cent. for already declared profits, values computed.

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CANADA LIFE—*Continued.*

INCOME.

Cash received for premiums	$464,540 70	
*Premium notes, loans or liens taken in part payment of premiums	22,153 63	
Premiums paid by dividends including reconverted additions	25,867 04	
Total	$512,561 37	
Deduct premiums paid to other companies for re-insurances	2,730 79	
Total premium income		$509,830 58
Received for interest or dividends		175,250 86
Received for rents		11,698 06
Profit on sales of debentures		1,703 00
Total income		$698,482 50

EXPENDITURE.

Cash paid for death claims	$130,513 01	
Premium notes, loans, or liens used in payment of same	798 99	
Total amount paid for death claims		$131,312 00
(Of this amount $24,718.00 matured in previous years)		
Net amount paid for endowment claims		1,150 00
Cash paid to annuitants		648 00
Cash paid for surrendered policies		16,268 29
†Premium notes, loans or liens used in purchase of surrendered policies		705 40
†The same by lapse		9,298 11
Cash dividends paid to policy-holders		17,372 33
(Including $11,601.30 being profits paid on account of death claims.)		
Cash dividends applied in payment of premiums		25,867 04
†Premium notes, loans, or liens used in payment of dividends to policy-holders		332 46
Cash paid stockholders for interest or dividends		18,750 00
Commissions, salaries, and other expenses of officials		71,976 76
Taxes, licenses, fees or fines		845 31
Miscellaneous payment, viz :—		
Medical fees, $5,207.38; solicitor's charges, $952.22; travelling expenses of agents and other, $5,869.21; rents, $4,016.66; fuel, $327.05; gas, $207.71; stationery, $1,887.82; printing and advertising, $8,556.82; books, periodicals, &c., $211.61; postage, exchange, &c., $3,277.63; grant in aid of sufferers by fire in St. John, N.B., $500; sundries, including water rates, express charges, guarantee premiums, cleaning offices, Land Valuators' fees, and expenses of valuation of policies, $3,498.46		34,512 57
Total expenditure		$329,038 27

†PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand at commencement of year	$230,941 25
do received during the year	22,153 63
(Amount included for revived policies which had been previously written off.)	
Total	$253,094 88

*Being half credit debts.
†Being debts upon half credit systems.

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CANADA LIFE—*Continued.*

Deductions during the year, viz :—

Amount of notes, loans, or liens used in payment of claims		$798 99
do	used in purchase of surrendered policies	705 40
do	used in payment of dividends to policy holders	332 46
do	voided by lapse	9,298 11
do	redeemed in cash	316 80
Total deductions		$11,451 76

Balance, note assets at end of year $241,643 12

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1370	
Amount of said policies		$2,599,850 00
Number of policies become claims in Canada during the year	88	
Amount of said claims	$148,794 00	
Add bonus profits	14,773 64	
		163,567 64
Number of policies in force in Canada at date	10,605	
Amount of said policies	$16,707,838 45	
Add bonus profits to total business	948,068 77	
Total	$17,655,907 22	
Amount of said policies re-insured in other licensed Companies in Canada	98,483 00	
Net policies in force at 30th April, 1878		17,557,424 22

Number and amount of policies terminated during the year in Canada, not including bonus additions:

1.	By death	88	$148,794 00
2.	maturity	2	1,150 00
3.	expiry	2	5,700 00
4.	surrender (For which cash value has been paid, $16,973.69.)	99	148,638 07
5.	surrender, $170,620. (For which paid-up policies have been granted to amount of $58,588.50.) Difference of amounts carried out		112,031 50
6.	lapse	658	1,053,935 00
	Total	849	$1,470,248 57

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CANADA LIFE—*Concluded.*

Policies in force at beginning of year (including bonus profits, $996,055.78)	9994	$16,413,042 80
Policies issued during the year (including 47 revived policies for $78,400)	1815	3,169,838 50
Policies terminated as above and by change for paid-up policies (including bonus profits, 47,987.01)	956	1,576,824 08
Policies terminated otherwise, being not-taken policies of this year, as well as those of previous years, returned by agents	248	350,150 00
Gross policies in force at date of statement (including bonus profits, $948,068.77)	10605	17,655,907 22

Number of insured lives at beginning of year	8484
Number of new insurers during the year	1418
Number of deaths during the year among insured	83
Number of insured whose policies have been terminated during the year otherwise than by death	834
Number of insured lives at date of statement	8985

Subscribed and sworn to, 19th March, 1879, by

A. G. RAMSAY,
President.

R. HILLS,
Secretary.

(Received, 20th March, 1879.)

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THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—SIR HUGH ALLAN. | *Secretary*—ARCHIBALD MCGOUN.

Agent or Manager—GERALD E. HART. | *Principal Office*—MONTREAL.

(Incorporated 30th June, 1864; Commenced life business in Canada, August, 1868.)

CAPITAL.

(*Included in Fire Department Statement.*)

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals	$3,700 85
Premium notes, loans or liens on policies in force	1,830 53

Stocks and bonds held by the Company, viz.:

	Par Value.	Market Value.
Corporation 6 per cent. bonds with the Government	$56,000 00	$57,400 00
Montreal Corporation 6 per cent. stock	15,000 00	15,600 00
Montreal Corporation 7 per cent. stock	2,600 00	3,085 33
Montreal Harbor 6½ per cent. bonds	12,000 00	12,480 00
94 shares Merchants Bank stock	9,400 00	7,520 00
Total par and market value	$95,000 00	$96,085 33

Carried out at market value	96,085 33
Cash in Merchants' Bank	7,956 78
Agents' ledger balances	1,085 65
Total	$110,659 14

OTHER ASSETS.

Interest accrued		740 33
Gross premiums due and uncollected on policies in force	$1,358 59	
Gross deferred premiums on same	3,319 82	
Total outstanding and deferred premiums	$4,678 41	
Deduct cost of collection at 10 per cent	467 84	
Net outstanding and deferred premiums		4,210 57
Total assets, Life Department		$115,610 04

LIABILITIES.

*Amount computed to cover the net reserve on all outstanding policies	$109,175 86
Claims for death losses unadjusted but not resisted	2,000 00
Due on account of general expenses	100 55
Total liability, Life Department	$111,276 41
Surplus on Policy-holders Account	$4,333 63

*Computed on Institute H. M. Table at 4½ per cent. interest.

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CITIZENS—*Continued.*

INCOME DURING THE YEAR.

Net cash received for premiums	$31,177 49
Amount received for interest or dividends on stock, &c.	6,942 41
Total income, Life Department	$38,119 90

EXPENDITURE DURING THE YEAR.

Cash paid for death claims	$30,716 39	
Premium notes, loans or liens used in payment of the same.	283 61	
(Of this amount, $2,000 accrued in previous year.)		
Total net amount paid for death claims		$31,000 00
Cash paid for surrendered policies		2,259 01
Premium notes, loans or liens used in purchase of surrendered policies.		464 86
The same by lapse		707 08
Cash bonus applied in payment of premiums		143 00
Cash paid for commission, salaries, or other expenses of officials		4,806 90
Cash paid for taxes, licenses, fees or fines		305 26
All other expenditure, viz. :—		
Medical fees	$122 50	
Law charges	77 29	
Rent and taxes	665 66	
Postage, bank agency, and valuing policies	751 52	
		$1,616 97
Total expenditure, Life Department		$41,303 08

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand at the commencement of year	$5,250 79
do received during the year	1,877 62
Total	$7,128 41

Deductions during the year :—

Amount of notes, loans or liens used in payment of claims	283 61
do do purchase of surrendered policies	464 86
do do voided by lapse	707 08
do do redeemed in cash	141 48
Total deductions	1,597 03
Balance, note assets at end of year	$5,531 38

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CITIZENS'—*Concluded.*

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada	30	
Amount of said policies		$ 47,250 00
Number of policies become claims in Canada during the year	16	
Amount of said claims	[redacted]	31,000 00
Number of policies in force in Canada at date	598	
Amount of said policies $925,822 10		
Add bonus additions 6,155 00		
Total		$931,977 10

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	16	$31,000 00
2. By expiry	2	6,200 00
3. By surrender	26	40,500 00
(For which cash value has been paid, $2,259.01.)		
4. By surrender, $39,000.		
(For which paid-up policies have been granted to amount of $7,723.10.)		
Difference of amounts carried out		31,276 90
5. By lapse	35	57,500 00
Bonus additions		583 00
Total	79	$167,059 90

Policies in force at beginning of year	645	$1,042,787 00
Policies issued during the year	59	82,473 10
Policies terminated (including bonus additions, $583.)	97	174,783 00
Policies terminated by change	9	18,500 00
Policies in force at date of statement	598	931,977 10
(Including bonus additions, $6,155.40.)		

Number of insured lives at beginning of year	697
Number of new insurers during the year	30
Number of deaths during the year among insured	16
Number of insured whose policies have been terminated during the year otherwise than by death	59
Number of insured lives at date of statement	668

Subscribed and sworn to, 14th March, 1879, by

HUGH ALLAN,
President.

GERALD E. HART,
General Manager.

(Received, 16th March, 1879.)

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THE COMMERCIAL UNION ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Chairman—ALEXANDER SIM, ESQ.

Secretary—S. STANLEY BROWN. | *Principal Office*—London, England.

Incorporated, 28th September, 1861.

Agent in Canada—FRED. COLE. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 11th September, 1863.

CAPITAL.

Amount of capital authorized and subscribed	£2,500,000 stg.
Amount paid up in cash	250,000 "

INCOME.

Gross amount of premiums received in cash during the year on life policies in Canada	$22,999 77
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada	2,257 36
Total net premium income	$25,257 13

EXPENDITURE.

Amount paid on account of death claims (accrued in 1877)	$2,433 33
Amount paid for dividends or bonuses to policy-holders	8,076 24
Amount paid for surrendered policies	484 96
Total net amount paid to policy-holders in Canada	$10,994 53

ASSETS IN CANADA.

(*Specially Life Department.*)

Dominion stock in deposit with Receiver-General	$100,343 00
Cash in hand and in banks in Canada	2,238 48
Total assets in Canada, Life Department	$102,581 48

(*For other Assets, see Fire Department.*)

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COMMERCIAL UNION—*Continued.*

LIABILITIES IN CANADA, LIFE DEPARTMENT.

Under Policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve or re-insurance value on outstanding policies in Canada		$155,733 33	
Deduct amount of outstanding and deferred premiums, less cost of collection at 10 per cent	$6,440 58		
Deduct loans and credit premiums, a first lien or charge, on security of policies. Loans advanced within surrender value of policies	17,028 48		
		$23,469 06	
Difference carried out			132,264 27
Total liabilities to said policy-holders in Canada			$132,264 27

LIABILITIES IN CANADA.

(*Under policies issued subsequent to 31st March, 1878.*)

Amount computed to cover net reserve of all outstanding policies in Canada		$584 00	
Deduct amount of outstanding and deferred premiums, less cost of collection at 10 per cent	$410 89		
Deduct credit premiums	46 01		
		456 90	
Difference carried out			127 10
Total net liabilities to said policy holders in Canada			$127 10
Total net liabilities to all policy holders in Canada			$132,391 37

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year, as taken in Canada	15	
Amount of said policies		$36,500 33
Number of policies become claims in Canada during the year	None	
Number of policies in force in Canada at date	339	
Amount of said policies		780,463 40

Number and amount of policies terminated during the year in Canada, viz.:—

(1.) By expiry	1	$1,946 67
(2.) By surrender (For which cash value has been paid $484.96)	4	5,597 00
(3.) By surrender 4,866.67. (For which paid-up policies have been granted to amount $1,430.80. Difference of amounts carried out		3,435 87
(4.) By Lapse	17	40,149 67
Total	22	$51,129 21

* Reserve based on H M. Table of Mortality and 4½ per cent. interest.

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COMMERCIAL UNION—*Continued.*

Policies in force at beginning of year		348	$803,365 28
Policies issued during the year		15	36,500 33
Policies terminated as above		22	51,129 21
Policies terminated otherwise, viz. :—			
1 Policy by transfer to London, England Office	$7,300		
1 Returned last year as paid in error, was lapsed	973		
		2	8,273 00
Policies in force at date of statement		339	780,463 40

Number of insured lives at beginning of year	333
Number of new insurers during the year	12
Number of deaths during the year among insured	None.
Number of insured whose policies have been terminated during the year otherwise than by death	24
Number of insured lives at date of statement	321

Subscribed and sworn to, 25th April, 1879, by

FRED. COLE.

(Received, 26th April, 1879.)

General Business Statement for the Year ended 31st December, 1878.

(*Abstracted from Report of Directors, London, England, 12th March,* 1879.)

LIFE BRANCH.

The valuation of the assets and liabilities completed, since the last report, upon the basis of a pure premium valuation by the H. M. Table of Mortality and 3½ per cent. interest, resulted in a satisfactory surplus, of which the Directors treated as net profit the sum of £100,000. Of this amount £20,000 was appropriated to the shareholders and £80,000 to the policy-holders, as compared with the respective sums of £14,720 and £58,800 at the distribution of 1872.

The new assurances effected during the year consisted of 463 policies, assuring £313,518, and yielding a new premium income of £11,663, a portion of which, being half-yearly and quarterly instalments, falls due in 1879.

The net claims are considerably within the sum provided for at the recent valuation, and the Life Fund, notwithstanding the special charges for bonuses, has been increased during the year by £18,395.

Revenue Account of the Life Department, from 1st January to 31st December, 1878.

	£	s.	d.		£	s.	d.
Amount of Life Assurance Fund at the beginning of the year	561,238	1	9	Claims under polices after deduction of sums re-assured	35,905	17	0
New premiums ... £10,650 4 2				Surrenders	4,153	5	5
Renewal premiums ... 101,945 3 0				Annuities	894	9	5
112,595 7 2				Commission	4,749	8	10
Deduct re-assurances. 12,760 2 6				Expenses of management	9,563	15	7
	99,825	4	8	Shareholders' proportion of quinquennial profit	20,000	0	0
Consideration for annuities	1,979	11	10	Cash bonuses to policy-holders	20,348	10	4
Interest and dividends	25,033	2	4	Loss on exchange and depreciation of rupee and other securities	12,997	3	10
Fines	160	6	4	Bad debts	0	3	6
				Amount of Life Assurance Fund at the end of the year	579,633	13	0
	£688,246	6	11		£688,246	6	11

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COMMERCIAL UNION—*Concluded.*

Balance Sheet of the Life Department, 31*st December*, 1878.

	£	s.	d.		£	s.	d.
Assurance Fund	579,633	13	0	Mortgages on property within the United Kingdom	275,693	14	9
Claims admitted, but not paid	6,278	14	8	Loans on the company's policies	16,012	3	2
Re-assurance premiums due, but not paid	1,665	18	3	Investments:—			
Annuity due, but not paid	5	1	10	Indian and Colonial Government securities	45,599	11	8
Commission do	2,808	15	3	Canadian Government securities	20,618	11	4
Cash bonuses do	114	19	11	United States Government securities	14,457	10	0
Suspense Account	73	10	5	Foreign Government securities	19,628	16	8
				Indian railway guaranteed stock	5,877	3	1
				Railway and other debentures and debenture stocks	59,881	2	11
				Railway and other stocks and shares (preference and ordinary)	41,114	7	1
				Parliamentary debenture bonds	15,393	18	5
				Freehold ground rents	14,689	1	7
				Life policy purchased	1,029	4	5
				Branch and agency balances	12,952	15	8
				Outstanding premiums	9,474	15	10
				do interest	1,038	5	5
				Cash:—			
				On deposit £32,639 15 4			
				In hand and on current accounts 4,049 15 0	36,689	10	4
				Bills receivable	430	1	0
	£590,580	13	4		£590,580	13	4

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THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—HON. WM. P. HOWLAND, C.B. | *Managing Director and Agent*—J. K. MACDONALD.

Head Office—Temple Chambers, Toronto.

(Organized or incorporated April 14th, 1871; Commenced business in Canada, October 31st, 1871.)

CAPITAL.

Amount of capital authorized and subscribed for	$500,000 00
Amount paid up in cash	50,000 00

(*For List of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loan on real estate by bond or mortgage, first liens	$265,077 04

Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—

	Par value.	Market value.	Amount loaned.	
5 shares Bank of Montreal	$1,000 00	$1,350 00	$850 00	
1,000 do London and Canadian Loan and Agency Company	7,000 00	9,100 00	8,500 00	
Total	$8,000 00	$10,450 00	$9,350 00	9,350 00

Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals	6,095 69
*Bills receivable, being premium notes on policies in force	11,901 53

Stock, bonds and debentures owned by the Company, viz.:—

	Par value.	Cost price.	Market value.
City of Toronto debentures	$50,000 00	$48,125 00	$71,640 00
do do	20,000 00	19,090 00	
do do	2,000 00	1,940 00	
County of Middlesex debentures	2,400 00	2,180 00	2,424 00
City of Hamilton do	2,400 00	1,810 00	2,160 00
do Belleville do	5,000 00	4,975 00	5,000 00
Township Wood and Medora school	550 00	542 00	566 50
St. James Cemetery debentures	4,000 00	4,000 00	4,000 00
Township Muskoka school	1,200 00	1,200 00	1,200 00
Village of Yorkville	6,503 00	6,503 00	6,503 00
do Mount Forest	2,500 00	2,100 00	2,250 00
do do	1,500 00	1,255 05	1,350 00
do Forest	600 00	600 00	600 00
Town of Whitby	2,100 00	1,850 52	1,932 00
Village Arthur	2,500 00	2,248 00	2,400 00
Township Pickering	2,000 00	1,760 63	1,910 00
Muskoka school, No. 3	400 00	400 00	400 00
County of Haliburton	405 00	383 21	400 00
do	1,848 00	1,618 00	1,675 00
Town of Brussels	5,000 00	4,675 00	4,750 00
Township of Minden	103 00	92 81	97 85
	$113,009 00	$107,378 22	$111,258 35

* In Company's own statement to its shareholders, this item is included in premiums outstanding.

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CONFEDERATION LIFE—*Continued.*

Carried out at market value		111,258 35
Government 5 p. c. stock and deposit par value $4,100; cost value		4,097 50
Cash at head office		54 80
Cash in banks, viz.:—		
Merchants Bank, Halifax	$ 23 37	
Bank of New Brunswick, St. John	1,020 76	
Canadian Bank of Commerce, Toronto	16,713 06	
do do Belleville	535 03	
do do London	468 21	
		18,760 43
Total		$426,595 34

OTHER ASSETS.

Interest due	$2,110 50	
do accrued	7,967 62	
Total		$10,078 12
Gross premiums due and uncollected on policies in force	$10,550 58	
Gross deferred premiums on same	11,327 58	
Total outstading and deferred premiums	$21,878 16	
Deduct cost of collection at 10 per cent, including Bills receivable	3,377 97	
Net outstanding and deferred premiums		18,500 19
Furniture		1,124 69
Amounts in hand of Travelling Agents and Inspectors		82 86
Sundry items		458 19
Total assets		$456,839 39

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.	$323,035 85	
Deduct net value re-insured in other companies	9,045 98	
	$313,989 87	
Reserve on policies lapsed, liable to surrender or restoration	3,396 75	
Annuity Fund	6,095 40	
Total net re-insurance reserve		323,482 02
Claims for death losses adjusted but not due		4,060 00
Sundry liabilities, viz:—		
Doctors' fees	$1,405 67	
Rent	565 00	
Salaries	500 00	
Directors' fees	1,130 00	
Premiums paid in advance	257 63	
Deposit on account of debentures	119 47	
To credit of a surrendered policy	147 55	
Commission	211 39	
		4,276 71
Total liabilities		$331,818 73
Surplus on Policy-holders' Account		$125,020 66
Capital stock paid up		50,000 00
Surplus above all liabilities and capital		$75,020 66

* Reserve at 4½ per cent. based on Table Institute of Actuaries, G.B.

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CONFEDERATION LIFE—*Continued.*

INCOME DURING THE YEAR.

Cash received for premiums	$147,799 56
Cash received for annuities	1,100 00
Total	$148,899 56
Deduct premiums paid to other companies for re-insurances	2,976 89
Total premium income	$145,922 67
Received for interest or dividends on stock, &c	24,124 38
Total income	$170,047 05

EXPENDITURE DURING THE YEAR.

Cash paid for death claims (including profit addition)	$30,621 85	
Deduct received from other companies for re-insured death claims	610 00	
Net amount paid for death claims		$30,011 85
(Of this amount $4,032 accrued in 1877.)		
Cash paid to annuitants		700 00
Cash paid for surrendered policies		3,495 68
Cash dividends paid to policy-holders or applied in payment of premiums, exclusive of $4,011.52, being profits applied in purchase of bonus additions to policies		2,914 18
Cash paid to stockholders for interest or dividends		5,000 00
Cash paid for commission and salaries and other expenses of officials		33,075 81
Cash paid for taxes, licenses, fees or fines		103 33
Other expenditure, viz:—Agency expenses, $248.60; Medical fees, $3,667.52; Advertising, $1,319.08; General expenses, $2,735.14; Legal expenses, $100; Postage, $701.92, Printing, Stationery, &c., $1,692.52; Rent, &c., $1,759.87; Furniture, &c., $314.66		12,539 36
Total expenditure		$87,840 21

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1,082	
Amount of said policies		$1,604,818 00
Number of policies become claims in Canada during the year	20	
Amount of said claims		30,649 85
Number of policies in force in Canada at date	3,709	
Amount of said policies	$5,457,262 00	
Amount of bonus additions	8,596 53	
Total	$5,465,858 53	
Amount of said policies re-insured in other licensed Companies in Canada	121,609 00	
Net amount of policies in force 31st December, 1878		5,344,249 53

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CONFEDERATION LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death	20	$30,649 85
2. By expiry	1	3,000 00
3. By surrender	57	71,500 00
(For which cash value has been paid, $3,495.68.)		
4. By surrender, $89,000.00.		
(For which paid-up policies have been granted to amount of $10,718.)		
Difference of amounts carried out		78,282 00
5. By lapse	593	834,885 43
Total	671	1,018,317 28

Policies in force at beginning of year	3,361	$4,888,755 81
Policies issued during the year	1,174	1,741,318 00
Bonuses added during the year	.....	1,320 00
Policies terminated as above, and by change to paid-up policies	734	1,029,035 28
Policies not taken	92	136,500 00
Gross policies in force at date of statement, including bonus additions, $8,596.53	3,709	5,465,858 53

Number of insured lives at beginning of year	3,266
Number of new insurers during the year	1,013
Number of deaths during the year among insured	20
Number of insured whose policies have been terminated during the year otherwise than by death	776
Number of insured lives at date of statement	3,583

Subscribed and sworn to, 24th March, 1879, by

W. P. HOWLAND,
President.

J. K. MACDONALD,
Managing Director.

(Received, 29th March, 1879.)

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THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JACOB L. GREENE. | *Secretary*—JOHN M. TAYLOR.

Principal Office—Hartford, Conn., U.S.

Agent in Canada—ROBERT WOOD. | *Head Office in Canada*—Montreal.

Organized or Incorporated 15th June, 1846; Commenced business 15th December, 1846; Licensed in Canada 1st August, 1868.

(No capital—being a purely Mutual Company.)

Amount of premiums received in cash during the year on life policies in Canada	$162,823 07

Amount paid during the year on claims in Canada:—

On account of death claims	25,981 00	
do matured endowments	3,670 00	
Net amount paid on account of claims		$29,651 00
*Amount paid for surrendered policies		
Amount paid for dividends or bonuses to policy-holders		52,305 28
Total net amount paid to policy-holders in Canada		$81,956 28

ASSETS IN CANADA.

U. S. registered bonds held in deposit by Receiver General	$140,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	$16,286 00
Amount of claims in Canada resisted—presented in 1876	†25,000 00
Amount estimated to cover the net reserve on all outstanding policies in Canada	1,200,000 00
Total net liabilities to policy-holders in Canada	$1,241,286 00

*This company allows surrender value on lapsed policies only in payment of premiums on new insurance, or to keep other insurance in force, or the value is applied in purchase of paid up insurance. The exceptions to this rule are very few. No record is kept by *States* or *Districts* of the amounts so applied.

† Verdict for Company, but appealed.

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CONNECTICUT MUTUAL—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	16	
Amount of said claims.....		$36,706 00
Number of policies in force in Canada at date.....	1959	
Amount of said policies.....		4,110,021 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
By death.....	11	$33,026 00

NOTE.—Our account of surrendered policies is not kept by Districts or States, but includes surrenders from all sources. So far as we can make an approximate statement, 100 policies have been surrendered in Canada in 1878 for cash value to apply and for paid policies, and about 78 policies have lapsed, the surrender value of which had not been adjusted, December 31st, 1878.

Subscribed and sworn to, 26th June, 1879, by

JOHN M. TAYLOR,
Secretary.

(Received 28th June, 1879.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Income during the year 1878.

Total premium income.....	$6,249,133 84
Received for interest and dividends.....	2,997,128 05
do rents.....	144,301 45
Balance of Profit and Loss Account.....	29,861 06
	$9,420,424 40

Disbursements during the year 1878.

Total amount paid for losses and matured endowments.....	$3,407,593 28
Cash paid for surrendered policies.....	236,473 07
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	323,959 69
Cash surrender values applied in payment of premiums.....	998,604 34
Cash dividends paid to policy-holders.....	25,835 99
Same applied in payment of premiums.....	1,933,184 07
Premium notes, loans or liens used in payment of dividends to policy-holders.....	387,117 65
Total paid policy-holders.....	$7,312,768 09
General expenses.....	953,557 44
Total disbursements.....	$8,267,325 53

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	$ 7,515,066 18
Loans on bonds and mortgages.....	26,383,983 26
Loans secured by pledge of bonds, stock or other marketable collaterals.....	30,453 38
Premium notes, loans or liens on policies in force.....	4,720,535 17
Cost value of bonds and stocks owned.....	6,278,089 30
Cash in company's office.....	6,119 88
Cash deposited in banks.....	1,241,548 86
Bills receivable.....	5,176 57
Agents' ledger balances.....	54,209 85
Total net or ledger assets.....	$46,225,182 44

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CONNECTICUT MUTUAL—*Concluded.*

OTHER ASSETS.

Interest due and accrued	1,751,808 46
Rents due and accrued	57,760 83
Market value of bonds and stocks over cost	147,668 11
Net amount of deferred premiums	37,928 04
Total assets	$48,179,128 34

LIABILITIES.

Total policy claims	943,450 00
Reinsurance reserve	43,131,708 00
Unpaid dividends of surplus, or other description of profits due policy holders	109,371 12
Premiums paid in advance and surrender values applicable in payment of premiums	241,323 72
Contingent reserve on lapsed policies	349,198 75
Total liabilities	$44,775,051 59

RISKS AND PREMIUMS.

Number of new policies issued during the year	4371	
Amount of said policies		8,914,400 00
Number of policies terminated during the year	6653	
Amount of said policies		20,034,969 00
Number of policies in force at date	64979	
Amount at risk		170,319,164 00

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THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1878.

President—Sir G. G. MONTGOMERY, Bart, M.P. | *Secretary*—D. MACLAGAN, Esq., F.R.S.E.

Principal Office—Edinburgh, Scotland. Organized, A.D. 1823.

Agent in Canada—DAVID HIGGINS. | *Head Office in Canada*—Toronto.

(Commenced business in Canada, June, A.D., 1857.)

CAPITAL

Amount of joint stock capital authorized and subscribed for	£500,000 stg.	$2,433,333 33
*Amount paid up in cash	75,000 do	365,000 00
Amount of premiums received in cash during the year on life policies in Canada		$20,966 64
Amount paid during the year on death claims in Canada		$4,866 67
Amount paid to annuitants		250 23
Amount paid for dividends or bonuses to policy-holders		99 28
Total net amount paid to policy-holders in Canada		$5,216 18

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General	$150,515 00
Mortgages on real estate in Canada	10,964 00
Cash in banks and in hand in Canada	3,213 76
Total assets in Canada	$164,692 76

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted (Of which $3,650 accrued in previous years)		$7,543 33
†Amount estimated to cover the net reserve on all outstanding policies in Canada	$123,910 30	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	1,442 65	
Difference carried out		122,467 65
Total net liabilities to policy-holders in Canada		$130,010 98

MISCELLANEOUS.

The Company has issued no new policies during the year in Canada.		
Number of policies become claims in Canada during the year	3	
Amount of said claims		$8,760 00
Number of policies in force in Canada at date	243	
Amount of said policies		619,740 91

*Of this £75,000 now appearing as "paid-up" £25,000 was added out of profits to the sum of £50,000 originally paid up.

†Estimate based on the Institute of Actuaries HM. Table at 4 per cent.

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EDINBURGH LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	3	8,760 00
(3.) By surrender, $973.33. For which a paid-up policy has been granted to amount of $584. Difference of amounts carried out		389 33
(4.) By lapse	4	6,813 34
Total	7	$15,962 67

Policies in force at beginning of year	251	$645,704 58
do revived, from Head Office, Edinburgh	1	2,165 67
do terminated as above	7	15,962 67
Policies transferred to Head Office, Edinburgh	2	12,166 67
Polices in force at date of statement	243	619,740 91

Number of insured lives at beginning of year	251
Number revived from Head Office, Edinburgh	1
Number of deaths during the year among insured	3
Number of insured, whose policies have been terminated during the year otherwise than by death	4
Number transferred to Head Office, Edinburgh	2
Number of insured lives at date of statement	243

Subscribed and sworn to, 15th January, 1879, by

DAVID HIGGINS,
Chief Agent.

(Received, 20th January, 1879)

General Business for the Year ending 31st March, 1878.

(*Abstracted from Directors' Report, Edinburgh,* 1878.)

First Schedule—Revenue Account for the Year ending 31st March, 1878.

31st March, 1877:—			
Amount of funds at the beginning of the year		£1,449,757 16 6	
Premiums	£180,749 7 3		
Less re-assurance premiums	15,093 16 2		
		165,655 11 1	
Consideration for annuities granted		8,204 19 0	
Interest and dividends		68,048 11 11	
Other receipts:—			
Assignments and other fees		84 0 6	
Profit on investments		2,398 4 6	
		£1,694,149 3 6	

Claims under policies (after deduction of sums re-assured), viz.:—			
Claims under life policies	£93,133 5 1		
Claims under endowment policies	1,721 0 0		£94,854 5 1
Surrenders:—			
Cash value of policies	£4,658 1 0		
Value applied in purchase of paid-up policies	1,129 12 9		
Cash values of bonus	826 6 2		
			6,613 19 11
Annuities			15,528 8 2
Commission			8,367 13 11
Expenses of management—ordinary			15,119 6 5
Expenses of septennial investigation			1,288 7 0
Dividends to shareholders			7,500 0 0
Other payments—income tax			567 8 2
31st March, 1878:—			
Amount of funds at the end of the year, as per Second Schedule			1,544,309 14 10
			£1,694,149 3 6

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EDINBURGH LIFE—*Concluded.*

SECOND SCHEDULE—BALANCE SHEET AT 31ST MARCH, 1878.

LIABILITIES.				ASSETS.			
Shareholders' capital, paid-up.....	£ 75,000	0	0	Mortgages on property within the United Kingdom.....	£1,060,615	15	8
Assurance and Annuity Fund.....	1,442,453	13	9	Mortgages on property out of the United Kingdom.....	Nil.		
Other funds—Shareholders' Reserve Dividend Fund.....	26,856	1	1	Loans on company's policies (within their surrender value)..	72,103	17	5
Total funds as per First Schedule	1,544,309	14	10	Investments:—			
Claims admitted but not yet paid.	42,110	18	5	In Colonial Government securities (Canada Dominion stock).....	32,000	0	0
Other sums owing by the company:—				Railway and other debentures and debenture stocks.....	75,105	11	7
Expenses of management not yet paid.....	2,566	3	0	Railway shares (preference).....	29,776	5	6
Premiums paid in advance.....	57	2	11	House property in Edinburgh, Dublin and Manchester (freehold and leasehold).....	97,244	2	4
Sums deposited with company to meet interests, &c.....	1,948	9	7	Company's own shares (purchased).....	11,080	0	0
Balance due to bankers on Current Account.....	4,028	2	10	Ground annuals and feu-duties.	34,106	13	1
				Life interests.....	565	4	0
				Reversions.....	17,600	11	10
				Loans on assignment of county rates, &c.....	68,777	9	4
				Loans upon personal security (with life policies).....	39,165	2	4
				Agents' balances (since paid).....	29,651	6	7
				Outstanding premiums.....	3,537	0	5
				do interest due and unpaid at date.....	389	7	8
				Outstanding interest accrued but not yet receivable.....	18,284	3	10
				Cash on deposit.....	5,000	0	0
				Other assets—policy stamps on hand.....	18	0	0
	£1,595,020	11	7		£1,595,020	11	7

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EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—HENRY B. HYDE. | *Secretary*—SAMUEL BORROWE.

Principal Office—120 Broadway, New York.

Agent in Canada—RICHARD W. GALE. | *Head Office in Canada*—MONTREAL.

(Organized or Incorporated 26th July, 1859. Commenced business in Canada, about October, 1868.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$100,000 00
Total premiums received during the year on life policies in Canada	$182,844 22
Consideration for annuities granted	318 50
Total net premium income	$183,162 72
Net amount paid during the year on account of death claims in Canada (Of this amount $15,324 accrued in previous years.)	60,974 00
Amount paid for surrendered policies	835 17
Amount paid for dividends or bonuses to policy-holders	15,912 15
Total net amount paid to policy-holders in Canada	$77,721 32

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General	$100,000 00

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted		$19,500 00
*Amount computed to cover the net reserve or re-insurance value on all out-standing policies in Canada	$480,874 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	22,185 00	
Difference carried out		458,689 00
Total net liability to said policy-holders in Canada		$478,189 00

LIABILITIES IN CANADA.

Under polices issued subsequent to 31*st March*, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$6,530 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	1,800 00	
Difference carried out		$4,730 00
Total net liabilities to said policy-holders in Canada		$4,730 00
Total net liabilities to all policiy-holders in Canada		$482,919 00

*Reserve based on the American Experience Table, 4½ per cent.

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EQUITABLE LIFE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	354	
Amount of said policies		$948,850 00
Number of policies become claims in Canada during the year	27	
Amount of said claims		65,150 00
Number of policies in force in Canada at date	2325	
Amount of said policies		5,593,525 00

Number and amount of policies terminated during the year in Canada :

1. By death	27	$65,150 00
2. By expiry	1	5,000 00
3. By surrender (For which cash value has been paid, $835.17.)	11	14,450 00
4. By surrender, $74,500. (For which paid-up policies have been granted to amount of $13,340.) Difference of amounts carried out		61,160 00
5. By lapse	328	745,555 00
Total	367	891,315 00

Policies in force at beginning of year	2338	$5,535,990 00
Policies issued during the year	354	948,850 00
Policies terminated as above	367	891,315 00
Policies in force at date of statement	2325	5,593,525 00

Number of insured lives at beginning of year in Canada	2338
Number of new insurers during the year	354
Number of deaths during the year among insured	27
Number of insured whose policies have been terminated during the year otherwise than by death	340
Number of insured lives at date of statement	2325

Subscribed and sworn to, 26th March, 1879, by

R. W. GALE.

(Received, 29th March, 1879.)

General Business for the Year ending 31st December, 1878.

INCOME DURING THE YEAR 1878.

Total premium income	$6,543,750 53
Received for interest or dividends	1,363,637 02
Received for rent	307,569 82
Received for profits on bonds, &c., sold	2,985 87
Total income	8,217,943 24

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EQUITABLE LIFE—*Concluded.*

DISBURSEMENTS DURING THE YEAR 1878.

Total amount paid for losses and matured endowments	$2,192,313 33
Cash paid to annuitants	21,863 38
Cash paid for surrendered policies and discounted endowments	1,092,930 08
Cash dividend paid to policy-holders	1,628,064 64
Cash paid to stockholders for interest or dividends	7,000 00
General expenses	1,188,841 88
Total disbursements	6,131,013 31

ASSETS.

Cash value of real estate, unincumbered	$6,834,904 96
Loans on bond and mortgage (first liens) on real estate	12,437,584 93
Loans secured by pledge of bonds, stocks or other marketable collaterals	928,000 00
Cost value of bonds and stocks owned	11,840,746 70
Cash on hand and in banks	1,846,603 51
Agents' balances	247,513 58
Commuted commissions	60,014 85
Total net or ledger assets	34,195,368 53

OTHER ASSETS.

Interst due and accrued	$403,356 98
Rents due and accrued	71,131 44
Market value of bonds and stocks over cost	129,796 41
Net amount of uncollected and deferred premiums	523,551 00
Total assets	35,323,204 36

LIABILITIES.

Net re-insurance reserve	$27,762,322 00
Total unsettled claims	600,666 64
Unpaid dividends or surplus or other description of profits due policy-holders	77,736 00
Other liability, possible claims under lapsed policies	119,543 00
Total liabilities	28,560,267 64
Gross surplus on Policy-holders' Account	6,762,936 72

RISKS AND PREMIUMS.

Number of new policies issued during the year	5071	
Amount of said policies		$15,570,355 00
Number of policies terminated during the year	6481	
Total amount terminated		24,524,273 00
Number of policies in force at date of statement	46383	
Net amount of said policies		157,737,356 00

JAMES W. ALEXANDER,
Vice-President.

G. W. PHILLIPS,
Actuary.

NEW YORK, 21st April, 1879.

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THE GLOBE MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—PLINY FREEMAN. | *Secretary*—C. SETON LINDSAY.

Principal Office—345 and 347 Broadway, New York.

Agent in Canada—J. D. WELLS. | *Head Office in Canada*—114 St. Francis Xavier St., Montreal.

(Organized or Incorporated June, 1864. Commenced business in Canada June, 1873.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash	$100,000 00

Gross amount of premiums received in cash during the year on life policies in Canada	$33,273 42	
Total premium income		$33,273 42

Amount paid during the year on account of death claims in Canada (Of which $3,000 accrued in previous years.)	$8,000 00
Amount paid for dividends or bonuses to policy-holders	110 10
Total net amount paid to policy-holders in Canada	$8,110 10

ASSETS IN CANADA.

U.S. 10-40 bonds in deposit with Receiver-General	$100,000 00
Cash on hand and in banks in Canada	1,250 79
Office furniture	250 00
Ledger balances of agents	4,340 44
Total assets in Canada	$105,841 23

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve or re-insurance value on all outstanding policies in Canada		$62,000 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	$6,000 00		
Deduct notes	2,593 57		
		$8,593 57	
Difference carried out			$53,406 43
Total net liabilities to policy-holders in Canada			$53,406 43

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	281	
Amount of said policies		$530,000 00
Number of policies become claims in Canada during the year	4	
Amount of said claims		6,000 00
Number of policies in force in Canada at date	*584	
Amount of said policies		1,132,251 00

*Including one policy, $600, removed from the United States to Canada.

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GLOBE MUTUAL LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:		
1. By death	2	2,000 00
2. By surrender, $10,000. (For which paid-up policies have been granted to amount of $5,000.)		
Difference of amounts carried out		5,000 00
3. Lapse	563	956,469 00
Total	565	$963,469 00

Policies in force at beginning of year	867	1,564,820 00
Policies issued during the year	338	622,600 00
Policy transferred from United States	1	600 00
Policies terminated as above	565	963,469 00
Policies not taken	57	92,300 00
Policies in force at date of statement	584	1,132,251 00

Number of insured lives at beginning of year	867
Number transferred from United States	1
Number of new insurers during the year	281
Number of deaths during the year among insured	2
Number of insured whose policies have been terminated otherwise than by death	563
Number of insured lives at date of statement	584

Subscribed and sworn to, 27th March, 1876, by

J. D. WELLS.

(Received, 29th March, 1879.)

General Business for the Year ending 31st December, 1878.

INCOME DURING THE YEAR, 1878.

Total premium income	$511,504 93
Cash received for interest and dividends	139,000 82
Cash received for discount on claims paid in advance	10,161 90
Cash received for rents	27,237 10
Cash received for profits on stocks and bonds actually sold	210 20
Total income	$688,114 95

DISBURSEMENTS DURING THE YEAR, 1878.

Total amount paid for losses and matured endowments	$525,123 91
Cash paid for surrendered policies	330,587 37
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	9,386 22
Cash dividends paid to policy-holders	26,891 63
Cash paid to stockholders for interest and dividends	3,462 38
General expenses	400,420 56
Total disbursements	$1,295,872 07

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GLOBE MUTUAL LIFE—*Concluded.*

ASSETS.

Real estate, less encumbrances, cost	$1,092,779 90
Loans on bond and mortgage, (first liens) on real estate	1,176,035 32
Loans secured by pledge of bonds, stocks or other marketable collaterals	75,236 07
Loans made in cash to policy-holders on the company's policies assigned as collaterals	35,499 78
Premium notes, loans or liens on policies in force	22,349 32
Cost value of stocks or bonds owned	965,684 72
Cash on hand and in banks	7,384 15
Agents' balances and bills receivable	14,245 13
Due for re-insurance	30,755 20
Sundry	2,395 31
	$3,422,664 90
Deduct depreciation from cost of assets to bring same to market value	24,854 38
Total net or ledger assets	$3,397,810 52

OTHER ASSETS.

Interest due and accrued	$67,887 85
Rents due and accrued	7,742 79
Market value of real estate over cost	12,750 10
Market value of stocks and bonds over cost	51,565 28
Net amount of uncollected and deferred premiums	85,324 96
Due from other companies for losses	8,199 00
Furniture, fixtures and safes	20,000 00
Commuted commissions	14,026 62
Total assets	$3,665,307 12

LIABILITIES.

Net re-insurance reserve	$3,072,477 00
Total unsettled claims	203,732 17
Unpaid dividends	37 62
Other liability	106,227 93
Total liabilities	$3,382,474 72
Gross surplus on Policy-holders' Account	$282,832 40

RISKS AND PREMIUMS.

Number of new policies issued during the year	1,141	
Amount of said policies		2,003,850
Total number of policies terminated during the year	3,145	
Amount terminated		5,502,791
Number of policies in force at date	8,414	
Net amount in force		14,733,095

Subscribed and sworn to, 27th March, 1879, by

GEORGE LORILLARD,
Vice-President.

C. SETON LINDSAY,
Secretary.

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THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1878.

Manager—JOHN FRASER. | *Secretary*—ROBERT RAINIE.

Principal Office—Edinburgh.

Agent in Canada—GEO. WM. FORD. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, 1838. Commenced business in Canada, Sept., 1857.)

CAPITAL.

Amount of capital authorized and subscribed for	$1,946,666 66
Amount paid up in cash	425,833 33

Gross amount of premiums received in cash during the year on life policies in Canada	$111,054 73	
Gross amount of loans on policies taken during the year in payment of premiums in Canada	2,507 60	
Consideration for annuities granted	1,095 00	
Total net premium income		$114,657 33

Amount paid during the year on account of death claims in Canada	$71,014 52
(Of this amount $23,471.91 accrued in the previous year.)	
Amount paid for surrendered policies	6,053 69
Total net amount paid to policy-holders in Canada	$77,068 21

EXPENSES IN CANADA.

Cash paid for expenses of officials in Canada	$4,720 30
do commission do	5,176 34
do licenses or taxes do	305 10
do office expenses and sundry expenditure of officials in Canada	5,200 80
Total	$15,402 54

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General	$150,000 00
Real estate in Canada owned	44,541 31
Cash in hand and in banks in Canada	4,411 13
Agents' balances	1,665 86
Total assets in Canada	$200,618 30

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LIFE ASSOCIATION OF SCOTLAND—*Continued.*

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....		$27,857 25
Amount estimated to cover net reserve on all outstanding policies in Canada.....	No Return.	
Deduct loans on said policies.....	$132,864 48	
Difference carried out.....		No Return.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	98	
Amount of said policies.....		$171,111 03
Number of policies become claims in Canada during the year....	32	
Amount of said claims.....		75,399 86
Number of policies in force in Canada at date.....	1,926	
Amount of said policies.		3,729,941 98

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death.....	32	$75,676 67
2. By expiry.....	2	5,353 33
3. By surrender..... (For which cash value has been paid, $6,053.69.)	43	117,286 67
4. By surrender, $6,326.67. For which paid-up policies have been granted to amount of $1,866.37. Difference of amounts carried out.....		4,460 30
5. By lapse.....	48	59,250 09
Total	125	$262,027 06

Policies in force at beginning of year.....	1,953	$3,820,858 01
Policies issued during the year.....	98	171,111 03
Policies terminated as above.....	125	262,027 06
Policies in force at date of statement.....	1,926	3,729,941 98

Number of insured lives.—No return.

Subscribed and sworn to, 29th March, 1879, by

GEO. WM. FORD.

(Received, 31st March, 1879.)

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LIFE ASSOCIATION OF SCOTLAND—*Continued.*

General Business for the Year ending 5th April, 1878.

(*Abstracted from Directors' Report*, 1878.)

It will be seen that the issue of new life policies during last year has continued at the same rate as for the previous year, large as that was. The number issued last year was 2,129, while that of the previous year was 2,164. The average amount of each policy, however, was less,—a result only to be expected from the continued and increasing depression of the general trade of the kingdom. The assurances which have become claims by death during the year amounted to nearly the same sum as those of the previous year. After payment of £42,426 of cash bonuses to the policy-holders and all other usual expenditure, as well as the deduction of every unpaid liability, the funds were increased by a sum of £103,365. These results, in the circumstances of the country, must be considered thoroughly satisfactory. The following are the principal figures in the statements:—

During the year ending 5th April, 1878—

New life assurances were proposed to the number of...	2,883 for	£1,204,273	stg.
Those declined, or not proceeded with, were....	754 "	323,033	"
And those transacted.....	2,129 "	881,240	"
The annual premiums on these transactions were		28,668	"
New life annuities were purchased for.....	per annum	512	"
The revenue of the year from premiums was		328,453	"
The total revenue was.....		425,903	"
347 deaths occurred amongst the assured under policies for		191,657	"

At the end of the year (5th April, 1878)—

24,220 policies of assurance were in force for (less re-assurances)	£10,049,732	"
456 life annuities were in force for.....	per annum 19,325	"
The total claims paid under life policies were	2,438,023	"
The total cash bonuses allocated to policy-holders were.....	849,596	"
The assets in hand, as per the balance-sheet, were	2,176,123	"
The funds, after deduction of all unpaid liabilities and exclusive of the values of re-assurances, amounted to.....	2,085,369	"

The funds yield interest at present at the rate of £4 13s. 3d. per cent. per annum.

In consequence of certain requirements of a recent Act of the Canadian Parliament affecting Life Assurance Companies, and with which the Directors did not see it for the interests of the Association to comply, they have ceased to issue policies in Canada. This course was adopted also by several other British Life Offices. The Association's Montreal Board continue to give their advice as regards the existing business.

Revenue Account for the Year ending 5th April, 1878.

Amount of funds at the beginning of year				£1,982,004	0	9	Claims under policies (after deduction of sums re-assured).....	£191,656	12	3
Premiums (less re-assurances)	£328,453	18	10				Claims under policies payable on the survivance of the lives. ...	1,500	0	0
Consideration for annuities granted.....	5,406	7	7				Surrenders	9,593	18	9
Interest and dividends	92,042	6	8				Annuities.....	18,720	2	9
				425,902	13	1	Commission	14,647	7	7
							Expenses of management.....	32,658	19	9
							Dividends to shareholders, and interest on paid-up capital.....	10,625	19	0
							Other payments:—			
							Cash bonuses to existing policy-holders.....	42,426	4	1
							Income-tax.....	708	0	1
							Amount of funds at the end of the year (as per Second Schedule)...	2,085,369	9	7
				£2,407,906	13	10		£2,407,906	13	10

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LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

Second Schedule.

Balance-Sheet on the 5th April, 1878.

LIABILITIES.				
Shareholders' capital, paid up.....	£87,500	0	0	
Assurance and Annuity Fund.....	1,997,869	9	7	
Total funds as per First Schedule	£2,085,369	9	7	
Claims admitted, but not due..... (This includes all deaths to date of balance, whether proved or not.)	90,631	2	11	
Annuities due, but not applied for	122	15	4	
	£2,176,123	7	10	

ASSETS.						
Mortgages on property within the United Kingdom				£1,030,374	5	0
Mortgages on property out of the United Kingdom.....						
Loans on the Association's policies				232,501	7	2
Investments:—						
In British Government securities				591	18	9
Indian and Colonial Government securities				151,890	7	4
Foreign Government securities.....				29,465	6	9
Railway and other debentures and debenture stocks				192,297	1	7
Railway rent charge, guaranteed and preference stocks.				174,848	5	2
House property				105,593	7	8
Annuities purchased				30,118	7	8
Stock of the Association, purchased under their Act of Parliament, 16 & 17 Vict., c. 224 (£10 16s. 10d. per share)				35,174	0	0
Loans on personal security.....				12,975	4	4
Loans on statutory public rates...				17,945	7	3
Loans on railway preference and guaranteed stocks, and other stocks.....				11,997	12	4
Office furniture and stamps.....				1,268	2	11
Agents' balances.....				464	14	3
Outstanding premiums (since received)				104,309	4	1
Outstanding interest.....				1,231	16	11
Interest accrued but not yet payable.....				28,730	14	10
Cash:—						
On deposit in banks.....	£10,501	13	7			
On current bank accounts.....	3,844	10	3	14,346	3	10
				£2,176,123	7	10

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THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1878.

President—H. B. GILMOUR, Esq. | *Secretary*—JOHN M. DOVE, Esq.

Principal Office—Liverpool, England.

Agent in Canada—G. F. C. SMITH. | *Head Office in Canada*—Montreal.

(Organized 21st May, 1836. Commenced business in Canada, 4th June, 1851.)

CAPITAL.

(*See Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada	$10,263 43
Consideration for annuities granted	1,000 00
Total net premium income	$11,263 43

Amount paid during the year on account of death claims in Canada (Including $565·40, Bonus Addition.)	$6,565 40
Amount paid to annuitants	306 50
Amount paid for surrendered policies	337 28
Total net amount paid to policy-holders in Canada	$7,209 18

EXPENSES IN CANADA.

Paid for commission	$423 49
Sundry expenditure	134 69
Total	$558 18

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$31,309 35
Total net liability to policy-holders in Canada	$31,309 35

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	14	
Amount of said policies		$31,633 33
Number of policies become claims in Canada during the year	2	
Amount of said claims (Including $565.40, Bonus Addition.)		6,565 40
Number of policies in force in Canada at date	219	
Amount of said policies (Exclusive of bonus additions)		307,852 62

*Reserve at 4½ per cent. based on Institute of Actuaries H.M. Table, computed by the Department.

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LIVERPOOL AND LONDON AND GLOBE—*Continued.*

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
(1) By death	2	6,000 00
(2) By surrender (For which cash value has been $262.42.)	4	3,736 67
(3) By lapse	8	8,000 00
	14	17,736 67

Policies in force at beginning of year	217	293,469 29
Policies issued during the year	14	31,633 33
Transferred from Head Office, England	1	486 67
Policies terminated as above	14	17,736 67
Policies in force at date of statement	219	307,852 62

Number of insured lives at beginning of year	200
Number of new insurers during the year	13
Number of deaths during the year among insured	2
Number of insured whose policies have been terminated during the year otherwise than by death	12
Number of insured lives at date of statement	199

Subscribed and sworn to, 27th February, 1879, by

G. F. C. SMITH.

(Received, 28th February, 1879.)

General Business for the Year ending 31st December, 1878.

(*Abstracted from Directors' Report, Liverpool, 25th February,* 1879.)

LIFE DEPARTMENT.

During the year the company has received 793 proposals to insure the sum of	£437,247
563 policies have been issued for	283,467
119 are not yet completed for	79,550
111 proposals have been declined for	74,230

The premiums on the new assurances during the year amount to £11,114, the total premium income being £248,553. One hundred and thirteen annuity bonds have been issued for a consideration of £52,898, granting annuities amounting to £4,974. The holders of one hundred and fourteen annuity bonds have died during the year, relieving the company of the annual payment of £8,785. The funds of the Life Department have been increased by £186,745, and now amount to £3,012,711.

In 1874 the proprietors were advised that in future the valuations of the entire life business of the company would be made quinquenially. A quinquennial period terminated on the 31st December, 1878, and its results have now to be reported. During the period the company closed its Guarantee Bonus Class, which was peculiar to this company, and opened a new class, by which the members receive bonuses out of the profits earned.

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Life Assurance Account.

Liverpool and London and Globe Fund.

	£	s.	d.	£	s.	d.
Amount of Life Assurance Fund at the beginning of the year	1,957,878	10	9			
Premiums, after deduction of re-assurance premiums	204,056	16	0			
Interest and dividends	92,999	9	7			
Increased value of investments taken early in the quinquennium and placed temporarily in the Profit and Loss Account	59,284	0	0			
Balance of proprietors' proportion of profit on Globe Life Policy and Annuity Funds, as valued in accordance with the Liverpool and London and Globe Company's Act, 1864	34,913	17	7			
Surplus on Liverpool and London and Globe Annuity Account	4,510	17	1			
				2,353,643	11	0

Globe Fund.

	£	s.	d.	£	s.	d.
Amount of Life Assurance Fund at the beginning of the year	415,432	1	5			
Premiums, after deduction of re-assurance premiums	25,771	1	2			
Interest and dividends	19,214	6	5			
				460,417	9	0
				£2,814,061	0	0

Liverpool and London and Globe Fund.

				£	s.	d.	£	s.	d.
Claims under life policies, including those admitted but not paid (after deducting sums re-assured)				143,818	0	6			
Surrenders				13,283	10	8			
Commission				7,925	2	11			
Expense of management				11,925	10	6			
Other payments, viz. :—									
Medical fees	£831	13	8						
Stamps	404	2	11						
				1,235	16	7			
Transfer to Annuity Account—Consideration for immediate annuities hitherto deferred.				5,485	0	10			
Amount of funds at the end of the year, as in Balance Sheet				2,169,970	8	0			
							2,353,643	11	0

Globe Fund.

	£	s.	d.	£	s.	d.
Claims under life policies, including those admitted but not paid (after deducting sums re-assured)	33,450	5	8			
Surrenders	630	2	0			
Commission	926	13	3			
Expenses of management	1,288	11	1			
Transfer to Annuity Account—Consideration for immediate annuities hitherto deferred	6,291	10	0			
Balance of proprietors' proportion of profit on Globe Life Policy and Annuity Funds, as valued in accordance with the Liverpool and London and Globe Company's Act, 1864	34,913	17	7			
Proportion of proprietors' profits carried to Globe Life Annuity Account	2,410	17	6			
Amount of funds at the end of the year, as in Balance Sheet	380,505	11	11			
				460,417	9	0
				£2,814,061	0	0

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Annuity Account.

LIVERPOOL AND LONDON AND GLOBE FUND.

	£	s.	d.	£	s.	d.
Amount of fund at the beginning of the year.	434,832	18	8			
Consideration for annuities granted	41,122	2	7			
Interest and dividends	20,282	10	7			
Transfer from Life Fund—Consideration for immediate annuities hitherto deferred	5,485	0	10			
				501,722	12	8

LIVERPOOL AND LONDON AND GLOBE FUND.

	£	s.	d.	£	s.	d.
Annuities paid	56,707	6	7			
Commission	411	2	5			
Expenses of management	1,830	16	1			
Surplus on Liverpool and London and Globe Annuity Account	4,510	17	1			
Amount of funds at the end of the year, as in Balance Sheet	438,262	10	6			
				501,722	12	8

GLOBE FUND.

	£	s.	d.	£	s.	d.
Amount of fund at the beginning of the year.	17,823	6	0			
Interest and dividends	901	6	2			
Transfer from Life Fund—Consideration for immediate annuities hitherto deferred	6,291	10	0			
Amount carried from proprietors' proportion of profit on Globe Life Funds	2,410	17	6			
				27,426	19	8
				£529,149	12	4

GLOBE FUND.

	£	s.	d.	£	s.	d.
Annuities paid	3,322	7	10			
Expenses of management	131	5	5			
Amount of funds at the end of the year, as in Balance Sheet	23,973	6	5			
				27,426	19	8
				£529,149	12	4

(*For Assets and Liabilities, see General Business, Fire Department.*)

Forwarded by G. F. C. Smith, April, 1879.

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THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—COL. KINGSCOTE, C.B., M.P. | *Secretary*—WILLIAM PALIN CLIREHUGH.

Principal Office—London, England.

Agent in Canada—WILLIAM ROBERTSON | *Head Office in Canada*—Montreal.

Organized or incorporated under Joint Stock Companies' Acts 7 and 8 Vic., Chap. 110 and 20 and 21 Chap. 80, 4th August, 1862.

(Commenced business in Canada, 1863.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£100,000 0 0	
Amount paid up in cash	10,000 0 0	
Proprietors share of profits per resolution of general meeting of 29th April, 1873	2,275 16 5	
	£12,275 16 5	

Gross amount of premiums received in cash during the year on life policies in Canada	$52,238 25	
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	2,079 62	
Total net premium income		50,158 63

Net amount paid during the year on account of death claims in Canada	$3,986 67
Amount paid for surrendered policies	1,223 92
Amount paid for dividends or bonuses to policy-holders (including $160 bonus additions to claim paid)	336 00
Total net amount paid to policy-holders in Canada.	$5,546 59

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General	$100,000 00
Mortgages on real estate in Canada	57,000 00
Cash in hand and in banks in Canada	10,571 86
Total assets in Canada	$167,571 86

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted (since paid)		$6,000 00
Amount computed or estimated to cover the net reserve on all outstanding policies in Canada	$46,000 00	
Deduct loans to policy-holders	2,456 20	
Difference carried out		43,543 80
Total net liabilities to said policy holders in Canada		49,543 80

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LONDON AND LANCASHIRE LIFE—*Continued.*

LIABILITIES IN CANADA.

Under policies issued subsequent to 31*st March*, 1878.

Amount computed or estimated to cover the net reserve on all outstanding policies in Canada	$10,000 00	
Total net liabilities to said policy-holders in Canada		$10,000 00
Total net liabilities to all policy-holders in Canada		$59,543 80

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	428	
Amount of said policies		$742,600 00
Number of policies become claims in Canada during the year	6	
Amount of said claims		9,486 67
Number of policies in force in Canada at date	1176	
Amount of said policies (including bonus additions) $2,080,095 83		
Amount of said policies re-insured in other licensed companies in Canada 90,000 00		
Net amount in force 31st December, 1878		1,990,095 83

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	6	$9,486 67
2. By expiry	1	8,000 00
3. By surrender (For which cash value has been paid $1,223.92)	13	26,510 00
4. By surrender $3,000. (For which paid-up policies have been granted to amount of $325.)		
Difference of amounts carried out		2,675 00
5. By lapse	190	362,090 00
	210	$408,761 67

Policies in force at beginning of year	958	$1,748,257 50
Policies issued during the year	428	742,600 00
Policies terminated as above	210	408,761 67
Policies reduced	....	2,000 00
Gross policies in force at date of statement	1176	2,080,095 83

Number of insured lives at beginning of year, estimated	933
do new insurers during the year	423
do deaths during the year among insured	6
do insured whose policies have been terminated otherwise than by death	201
do insured lives at date of statement	1149

Subscribed and sworn to, 20th March, 1879, by

WILLIAM ROBERTSON.

(Received, 21st March, 1879.)

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LONDON AND LANCASHIRE LIFE—*Continued.*

General Business for the Year ending 31st December, 1878.

(*Extracted from Directors' Report, London, England, 23rd April,* 1879.)

There were insured 1,009 policies for £373,843 6s. 8d., yielding a new premium income of £12,747 9s. 9d.

The average age of the lives assured under these policies being 34·6.

The total premium income is £66,232 15s. 7d., and deducting premiums paid to other offices for re-assurance the net amount is £60,559 15s. 2d.

The claims by death arising under 66 policies, including bonuses, amount to £24,745.

The accounts annexed are in accordance with the Insurance Companies' Act. The balance of receipts over payments amounts to £18,558 8s. 8d., which increases the funds of the company to £170,344 15s. 1d.

Account of Income and Expenditure for the Year ending 31*st December*, 1878.

Jan. 1, 1878.		£ s. d.
Amount of funds at the beginning of the year		151,786 6 5
Dec. 31, 1878.		
Premiums—		
New, under 1,009 policies assuring £373,843 6s. 8d.	£12,747 9 9	
Renewals	53,485 5 10	
Total premiums	66,232 15 7	
Less premiums paid to other offices for re-assurances	5,673 0 5	
Net premiums	60,559 15 2	
Interest and dividends	6,580 18 9	
Other receipts—		
Registration of assignments and other fees	26 19 0	
Total net income		67,167 12 11
		£218,953 19 4

Dec. 31, 1878—			£ s. d.
Claims under policies (after deduction of sums re-assured) paid and admitted, with bonus additions			24,745 0 0
Surrenders			2,581 0 8
Commission			5,353 16 2
Expenses of management	£13,270 16 3		
Medical officers and fees	1,313 13 5		
Policy stamps	170 10 0		
Valuation expenses	188 11 3		
			14,843 10 11
Income tax			81 2 10
Dividends to shareholders, being 6¾ per cent. on the original amount of capital paid up			675 0 0
Bonuses paid in cash to policy-holders	£302 17 9		
Bonuses applied in reduction of premiums	26 15 11		
			329 13 8
Amount of funds at the beginning of the year	£151,786 6 5		
Addition for 1878	18,558 8 8		
Amount of funds at the end of the year as per Second Schedule			170,344 15 1
			£218,953 19 4

Balance Sheet on the 31*st December*, 1878.

LIABILITIES.

			£ s. d.
Shareholders' capital paid up	£10,000 0 0		
Proprietors' share of profits	3,590 19 5		
		£13,590 19 5	
Assurance Fund		156,753 15 8	
Total funds, as per First Schedule			170,344 15 1
Claims admitted, but not paid			4,733 0 0
Other sums owing by the company:—			
Interest to shareholders			344 5 2
			£175,422 0 3

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LONDON AND LANCASHIRE LIFE—*Concluded.*

ASSETS.

		£	s.	d.
Mortgages on property within the United Kingdom		4,052	6	6
do freehold property in Canada		11,712	6	8
		15,764	13	2
Loans on the company's policies within the extent of their value		7,626	18	6
Investments:—				
Colonial Government securities		43,447	19	0
Railway and other debentures and debenture stocks		9,113	12	4
Indian railway stocks		19,434	4	7
Railway shares (preference and ordinary)		18,022	6	8
House property		246	3	4
Reversions		2,515	12	5
Loans upon personal security in connection with life policies		5,490	7	7
*Branch offices and agents' balances	£7,624 12 5			
*December premiums on which the days of grace are current	13,555 9 6			
		21,180	1	11
Outstanding half-yearly and quarterly premiums		11,906	3	2
do interest		1,512	9	8
Cash:—				
In hand and on current account at head office and branches	£9,513 1 5			
On deposit at head office and branches	8,150 0 0			
Bills receivable	224 6 10			
		17,887	8	3
Other assets:—				
Furniture and fittings at head office and branches	£1,126 4 10			
*Sundry amounts due at date of balance	107 18 10			
Policy stamps in hand	29 16 0			
		1,263	19	8
		£175,422	0	3

* These have, with few exceptions, been since paid.

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THE LONDON ASSURANCE CORPORATION, OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Governor—EDWARD BUDD, Esq. | *Secretary*—JOHN P. LAURENCE, Esq.

Principal Office—No. 7 Royal Exchange, London. Incorporated, A.D. 1720.

Agents in Canada { ROMEO H. STEPHENS & C. C. FOSTER. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 1st March, 1862.)

(*For Capital, see Fire Department.*)

Amount of premiums received in cash during the year on life policies in Canada	$1,196 66
Amount paid during the year on account of death claims in Canada	$3,052 62

(Including bonus additions $132.62.)

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

Amount computed to cover the net reserve on all outstanding policies in Canada	$4,984 44
Total net liability to policy-holders in Canada	$4 984 44

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1	
Amount of said policy		$2,920 00
Number of policies become claims in Canada during the year	1	
Amount of said claim		3,052 62
Number of policies in force in Canada at date	10	
Amount of said policies $29,820 00		
Add bonus additions 869 20		
Total amount of policies in force 31st December, 1878		30,689 20
Number and amount of policies terminated during the year in Canada:		
By death	1	2,920 00
Policies in force at beginning of year in Canada (exclusive of bonus additions	10	$29,820 00
do issued during the year	1	2,920 00
do terminated as above	1	2,920 00
do in force at date of statement (exclusive of bonus additions)	10	29,820 00
Number of insured lives at beginning of year in Canada	10	
Number of new insurers during the year	1	
Number of deaths during the year among insured	1	
Number of insured lives at date of statement	10	

Subscribed and sworn to, 24th February, 1879, by

C. C. FOSTER.

(Received, 25th February, 1879.)

12—12½

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General Business—Revenue Accounts of the London Assurance Corporation for the Year ending 31st December, 1878.

LIFE ASSURANCE ACCOUNT.

Dec. 31, 1877.		£ s. d.
Amount of Life Assurance Funds at this date		1,688,017 12 3
Dec. 31, 1878.		
Premiums after deduction of re-assurance premiums and returns		159,279 9 1
Consideration for annuities granted		2,138 3 11
Interest and dividends	74,683 3 6	
Less income tax	1,172 3 10	
		73,510 19 8
Cash bonus repaid		6 1 0
		£1,922,952 5 11

Dec. 31, 1878.		£ s. d.
Claims under life policies after deduction of sums re-assured		135,238 13 0
Surrenders		5,092 7 5
Annuities		9,810 5 7
Commission		5,320 11 7
*Expenses of management		10,344 5 10
Bonus taken by assured in cash		Nil.
do abatement of premiums:—		
Series of 1831	12,081 17 7	
do 1846	372 18 3	
		12,454 15 10
Portion of profits appropriated to shareholders as per Profit and Loss Account:—		
Old series	10,000 0 0	
Series of 1831	6,040 18 9	
do 1846	11,120 0 0	
	27,160 18 9	
*Less expenses of management as above	10,344 5 10	
		16,816 12 11
Bad debts		522 1 10
Amount of Life Assurance Funds at this date (*For Balance Sheet, see Fire Statements*) as per Balance Sheet		1,727,352 11 11
		£1,922,952 5 11

*At the request of the Board of Trade, the expenses of management have been apportioned between the Marine, Fire and Life Departments, instead of being charged in one sum in the Profit and Loss Account. The portion of such expenses appertaining to the Life Department has been deducted from the corporation's share of the profits of that department; the assured therefore continue exempt from this charge.

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METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JOSEPH F. KNAPP. | *Secretary*—JOHN R. HEGEMAN.

Principal Office—New York City.

Agent in Canada—THOMAS A. TEMPLE. | *Head Office in Canada*—St. John, N.B.

(Organized or Incorporated, 1866; Commenced business in Canada, November, 1872.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....	$200,000 00
Premiums received in cash and in notes, loans or liens on life policies in Canada.....	43,760 16
Net amount paid on account of death claims in Canada.....	3,000 00
Amount paid for surrendered policies.....	140 00
Total net amount paid to policy-holders in Canada ..	3,140 00

ASSETS IN CANADA.

United States bonds in deposit with Receiver General.....	$100,000 00

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies...		$89,780 00	
Deduct amount of deferred and outstanding premiums, less cost collection at 10 per cent.....	$ 7,825 00		
Deduct liens on above policies.....	18,892 00		
		$26,717 00	
Difference carried out.....			63,063 00
Total net liability to policy-holders in Canada.....			$65,063 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	74	
Amount of said policies.....		150,682 00
Number of policies become claims in Canada during the year.....	2	
Amount of said claims.....		2,000 00
Number of policies in force in Canada at date.....	611	
Amount of said policies.....		1,352,182 00

*Reserve at 4½ per cent. based on American experience table.

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METROPOLITAN LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
(1.) By death	3	3,000 00
(2.) By surrender (For which cash value has been paid $140.)	1	2,000 00
(3.) By surrender $5,000.00. (For which paid up policies have been granted to amount of $1,182.)		
Difference of amounts carried out		3,818 00
(4.) By lapse	131	266,682 00
Total	135	275,500 00

Policies in force at beginning of year	672	1,477,000 00
Policies issued during the year	74	150,682 00
Policies terminated as above	135	275,500 00
Policies in force at date of statement	611	1,352,182 00

No return as to the number of insured lives.

Subscribed and sworn to, 18th March, 1879, by

THOMAS A. TEMPLE.

(Received, 22nd March, 1879.)

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MUTUAL LIFE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JAMES TURNER. | *Manager*—DAVID BURKE.

Head Office—Hamilton, Ontario.

(Organized or Incorporated, 1872. Commenced business in Canada, 1872.)

CAPITAL.

This Company has no "Capital stock" or "Guarantee Capital," but has a Guarantee Fund, subscribers to which will be found in *Appendix.*

ASSETS.

Premium notes, loans or liens on policies in force		2,206 32

*Stocks, bonds or debentures held by the company, viz.:

	Par value.	Market value.
City of Hamilton Waterworks bonds	$16,777 00	$16,189 80
do general do	18,369 33	16,532 39
County of Hastings do	1,500 00	1,515 00
Town of Strathroy do	7,000 00	7,000 00
County of Wellington do	9,000 00	9,135 00
Township of Minto do	500 00	495 00
City of Hamilton do	20,000 00	19,810 00
Total par and market value	$73,146 33	$70,677 19

Carried out at market value	70,677 19
Cash at head office	4,653 60
Cash in Canadian Bank of Commerce, Hamilton	5,663 15
Agents' ledger balances	2,086 31
Preliminary and Suspense Accounts	4,987 99
Total	88,068 24

OTHER ASSETS.

Interest accrued		1,051 59
Gross premiums due and uncollected on policies in force	$9,099 60	
Gross deferred premiums on same	8,550 15	
Total outstanding and deferred premiums	$17,649 75	
Deduct cost of collection at 10 per cent	1,764 97	
Net outstanding and deferred premiums		15,884 78
Guarantee securities, bonds, as per Schedule		32,000 00
Office furniture		727 08
Gross assets		139,938 01
Deduct preliminary and suspense account		4,987 99
Total assets		$134,950 02

*Of these $55,643.33 are in deposit with Receiver-General.

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MUTUAL LIFE—*Continued.*

LIABILITIES.

*Amount computed to cover the net present value of all policies in force	$103,851 00
Claims for death losses adjusted but not due	8,048 07
Total liabilities	$111,899 7
Surplus on Policy-holders' Account	$23,050 95
Guarantee capital paid up in cash	$18,000 00
do do bonds	32,000 00
Total	$50,000 00

INCOME DURING THE YEAR.

Cash received for premiums	$35,220 93
Premium notes, loans or liens taken in part payment of premiums	698 44
Total premium income	$35,919 37
Received for interest or dividends on stocks, &c	4,634 56
Total income	$40,553 93

EXPENDITURE DURING THE YEAR.

Cash paid for death claims	$4,056 90	
Premium notes, loans or liens used in payment of same	93 10	
Net amount paid for death claims		$4,150 00
Cash paid for surrendered policies		2,476 54
Premium notes, loans or liens used in purchase of surrendered policies		125 60
The same by lapse		300 90
Commissions, salaries and other expenses of officials		10,505 10
Taxes, licenses, fees or fines		112 32
All other expenditure, viz.:—		
Directors' fees, $646.00; interest debits, $1,580.55; interest on Guarantee Fund, $1,260; physician's fees, $929.50; office and all other expenses, $2,295.92		6,711 65
Total expenditure		$24,382 11

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand at commencement of year	$2,134 88
do do do received during the year	698 44
Total	$2,833 32

*Reserve at 5 per cent. Carlisle Table.

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MUTUAL LIFE—*Concluded.*

Deductions during the year, viz :—

Amount of notes, loans or liens used in payment of claims	$53 20
do do do used in purchase of surrendered policies	125 60
do do do voided by lapse	300 90
do do do redeemed in cash	147 30
Total deductions	627 00
Balance—Note assets at end of year	$2,206 32

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	116	
Amount of said policies		$156,250 00
Number of policies become claims in Canada during the year	10	
Amount of said claims		12,048 07
Number of policies in force in Canada at date	1082	
Amount of said policies		1,231,024 06

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
(1.) By death	10	$12,048 07
(2.) By surrender	56	65,404 40
(For which cash value has been paid, $2,903.04.)		
(3.) By surrender, $57,500.		
(For which paid-up policies have been granted to amount of $9,878.01.)		
Difference of amounts carried out	...	47,621 99
(4.) By lapse	209	279,280 93
Total	275	$404,355 39

Policies in force at beginning of year	1126	1,331,396 05
do issued during the year	231	303,983 40
do terminated	275	404,355 39
do in force at date of statement	1082	1,231,024 06

Number of insured lives at beginning of year	1103
Number of new insurers during the year	187
Number of deaths during the year among insured	10
Number of insured whose policies have been terminated during the year otherwise than by death	239
Number of insured lives at date of statement	1041

Subscribed and sworn, to 26th March, 1879, by

JAMES TURNER,
President.

DAVID BURKE,
Manager.

(Received, 27th March, 1879.)

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THE NATIONAL LIFE INSURANCE COMPANY, U. S. OF A.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—EMERSON W. PEET. | *Secretary*—JOHN M. BUTLER.

Principal Office—Washington, D.C. | *Principal Branch Office*—Chicago, Ill.

Agent in Canada—T. C. LIVINGSTON. | *Head Office in Canada*—Hamilton.

(Organized or Incorporated, July 25th, 1868.)

(Commenced business in Canada, 11th June, 1869.)

CAPITAL.

Amount of capital authorized, subscribed for, and paid-up in cash	$1,000,000 00

Amount of premiums received in cash during the year on life policies in Canada	18,781 00

Amount paid during the year on claims in Canada, viz.:—

On account of death claims	$10,370 00	
do matured endowments	2,000 00	
Net amount paid on account of claims		$12,370 00
(Of which $7,200 accrued in previous years.)		
Amount paid for surrendered policies, about		10,112 80
Total net amount paid to policy-holders in Canada		$22,482 80

ASSETS IN CANADA.

U. S. 10-40 bonds in deposit with Receiver-General	$100,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted			$4,000 00
*Amount estimated to cover the net reserve on all outstanding policies in Canada		$95,040 00	
Deduct same on above policies re-insured in other companies in Canada	$1,250 00		
Deduct amount of deferred and outstanding premiums, less cost of collection, at 10 per cent	2,210 00		
Deduct other claims against said policies	350 00		
		3,810 00	
Difference carried out			91,230 00
Total net liabilities to policy-holders in Canada			95,230 00

*Estimated on last year's valuation upon American experience and 6 per cent. interest.

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NATIONAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	5	
Amount of said policies		$9,500 00
Number of policies become claims in Canada during the year	6	
Amount of said claims		7,970 00
Number of polices in force in Canada at date	652	
Amount of said policies	$792,457 00	
do re-insured in other companies in Canada	10,000 00	
Net amount of policies in force in Canada, 31st December, 1878		782,457 00

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death	6	$7,970 00
2. By maturity	1	1,485 00
3. By surrender and lapse	54	128,327 00
(For which cash value has been paid, about $10,112.80.)		
Total	61	137,782 00

Policies in force at beginning of year	708	$920,739 00
Policies issued during the year	5	9,500 00
Policies terminated, as above	61	137,782 00
Gross policies in force at date of statement	652	792,457 00

Number of insured lives.—No Return.

Subscribed and sworn to, 19th March, 1879, by

T. C. LIVINGSTON.

(Received, 21st March, 1879.)

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THE NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—MORRIS FRANKLIN.
Vice-President and Actuary—W. H. BEERS

Principal Office—
346 & 348, Broadway, N.Y.

Agent in Canada—P. C. WARREN.

Head Office in Canada—Montreal.

(Organized or incorporated, 1841. Commenced business in Canada about 1868.)

A purely Mutual Company—No Capital.

Amount of premiums received during the year on life policies in Canada, estimated		$124,407 85
Amount paid during the year on claims in Canada, viz.:—		
On account of death claims	$75,060 09	
On account of matured endowments	3,978 42	
Net amount paid on account of claims		$79,038 51
Amount paid to annuitants		400 00
Amount paid for surrendered policies		6,401 03
Amount paid for dividends or bonuses to policy-holders		10,334 01
Total net amount paid to policy holders in Canada		$96,173 55

ASSETS IN CANADA.

U.S. bonds—6's of 1881—in deposit with Receiver-General	$100,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada, unsettled but not resisted	$6,640 92
Amount of claims in Canada resisted (accrued in previous years)	2,000 00
Net re-insurance reserve on policies in Canada—No return.	

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	12	
Amount of said policies		$43,500 00
Number of policies become claims in Canada during the year	22	
Amount of said claims		68,603 39
Number of policies in force in Canada at date, estimated	1708	
Amount of said policies, estimated		4,502,765 00

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
(1) By death	18	$64,624 97
(2) By maturity	4	3,978 42
(3) By surrender and lapse, estimated	157	419,111 61
Total	179	$487,715 00

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NEW YORK LIFE—*Concluded.*

Policies in force at beginning of the year, estimated	1841	*$4,500,480 00
Policies issued during the year	46	90,000 00
Policies terminated	179	487,715 00
Policies in force at date of statement, estimated	1708	4,502,765 00

Number of insured lives—No return.

Subscribed and sworn to, 23rd June, 1879, by

P. C. WARREN.

(Received, 24th June, 1879.)

*Returned last year as $4,893,480.

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THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1878.

President—His Grace the Duke of Roxburghe. | *General Manager*—DAVID SMITH.

Principal Office—Edinburgh, Scotland.

Agents in Canada—MACDOUGALL & DAVIDSON. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, 1809. Commenced business in Canada, 1862.)

CAPITAL.

See Fire Statement.

Amount of premiums received in cash during the year on life policies in Canada	$27,946 09
Add premiums on Canadian policies paid direct to head office	1,458 62
Total premium income	$29,404 71

Amount paid during the year on account of death claims in Canada	$8,546 77
Amount paid for surrendered policies	1,204 55
Amount paid for dividends or bonuses to policy-holders	364 92
Total net amount paid to policy-holders in Canada	$10,116 24

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada	265,564 67
Total net liabilities to said policy-holders in Canada	$265,564 67

Under policies issued subsequent to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$300 00
Total liabilities to all policy-holders in Canada	$265,864 67

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	11	
Amount of said policies		$38,433 33
Number of policies become claims in Canada during the year	4	
Amount of said claims (including bonus additions, $1,346.77)		8,546 77
Number of policies in force in Canada at date	351	
Amount of said policies	$960,939 00	
Add Bonus additions	103,845 40	
Total amount of policies in force, 30th Nov., 1878		1,064,784 40

*Computed by Company's actuary on H.M. Table, at 4½ per cent.

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NORTH BRITISH AND MERCANTILE—*Continued.*

Number and amount of policies terminated during the year in Canada:		
(1.) By death (Not including $1,346.77 bonus.)	4	7,200 00
(2.) By surrender (For which cash value has been paid, $1,204.55.)	5	13,200 00
(3.) By lapse	8	15,000 00
	17	35,400 00

Policies in force at beginning of year	357	*957,905 67
do issued during the year	11	38,433 33
do terminated as above	17	35,400 00
do in force at date of statement	351	960,939 00

Number of insured lives at beginning of year	347
Number of new insurers during the year	11
Number of deaths during the year among the insured	4
Number of insured whose policies have been terminated during the year, otherwise than by death	13
Number of insured lives at date of statement	341

Subscribed and sworn to, 29th May, 1879, by

THOS. DAVIDSON.

(Received 30th May, 1879.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1878.

(*Abstracted from Directors' Report, Edinburgh, 31st March,* 1879.)

LIFE BUSINESS.

During the year there were issued 1034 policies, assuring £1,034,651; the new premiums on which amount to £33,022 17s. 3d.

The claims which occurred during the year, including 20 endowments, were 262 in number, arising under 322 policies, and the sums which became payable on account of these amount, with bonus additions, to the sum of £220,243 14s. 10d., after deducting re-assurances.

As will be seen from the State of Affairs annexed, the Life Assurance Fund now amounts to £2,852,566 11s. 3d., being £140,689 19s. 8d. above what it was on 31st December, 1877. The whole of this fund is separately invested, and, by Act of Parliament, set aside to meet the claims under that department of the company's business.

ANNUITY BUSINESS.

In the Annuity Department 55 bonds were issued, securing the sum of £2,969 0s. 6d. yearly, and for which the company received the sum of £28,882 9s. 4d.

During the year 48 annuities have fallen in, relieving the Company of the sum of £3,752 0s. 8d. yearly.

* The difference between this amount and that given in last year's statement arises from the fact that some policies had been transferred to the head office at England and the premiums paid there, and has thus disappeared from the books of the Canadian Agency, though still retained at the head office as Canadian policies.

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NORTH BRITISH AND MERCANTILE—*Concluded.*

LIABILITIES.

Annuity Department.

Annuity Fund	£300,080 1 11	
		£300,080 1 11

Life Department.

Life Assurance Fund	£2,852,566 11 3	
		£2,852,566 11 3

ASSETS.

Annuity Department.

Loans on heritable security and public rates	£260,768 8 3	
Post-obits and reversions	23,318 1 8	
Life interests purchased	4,596 4 8	
Society of Teachers	279 16 2	
Due by Life Office	11,117 11 2	
		£300,080 1 11

Life Department.

Loans on heritable securities and public rates	£2,419,742 16 10	
Loans on policies within surrender values	132,573 0 7	
Loans on personal security with policies	205,569 16 10	
Railway debentures	1,800 0 0	
£4,388 17s. 9d. new 3 per cent. annuities	4,184 14 9	
Colonial Government and Municipal securities	62,315 13 0	
Indian Government securities	33,456 1 5	
Houses, 8 and 9 Waterloo Place, London	8,780 15 7	
U. K. Re-assurance Account	13,216 8 5	
Credit premiums	30,591 13 7	
Due at branches and agencies	44,080 15 6	
Premiums in course of collection in London and Edinburgh	13,371 3 10	
Indian Agents' accounts in liquidation	437 19 3	
Outstanding interests	5,053 10 4	
Stamps	58 4 10	
	2,975,232 14 9	
Less sundry accounts due, viz.:—		
Claims on policies outstanding £77,428 5 2		
Due to Annuity Office 11,117 11 2		
Due to Fire Office 27,183 10 2		
Due to bankers 5,229 12 9		
Sundry accounts due 1,707 4 3		
		122,666 3 6
		£2,852,566 11 3

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THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—H. L. PALMER. | *Secretary*—WILLARD MERRILL.

Principal Office—Milwaukee, Wis., U.S.

Agent in Canada—M. W. MILLS. | *Head Office in Canada*—Toronto, Ont.

Organized or Incorporated, March, 1857; Business commenced, November, 1858; Commenced business in Canada, November, 1871.

A PURELY MUTUAL COMPANY—NO CAPITAL STOCK.

Amount of premiums received in cash during the year on life policies in Canada	$41,478 44	
Amount of notes, loans or liens taken during the year in payment of premiums in Canada	48 73	
Total net premium income		$41,527 17

Amount paid during the year on claims in Canada, viz.:—

On account of death claims	$8,400 00	
On account of matured endowments	1,000 00	
Net amount paid on account of claims		$9,400 00
Amount paid for surrendered policies		1,129 09
Amount paid for dividends or bonuses to policy-holders		8,316 45
Total net amount paid to policy-holders in Canada		18,845 54

ASSETS IN CANADA.

United States registered bonds held by the Receiver-General	$100,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted			$4,000 00
*Amount estimated to cover the net reserve on all outstanding policies in Canada		$90,000 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	$3,482 71		
Deduct notes	530 67		
		4,013 38	
Difference carried out			85,986 62
Total net liability to policy-holders in Canada—Estimated.			89,986 62

*Estimate based on Actuaries Table—4 per cent.

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NORTH-WESTERN MUTUAL LIFE—*Concluded*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	110	
Amount of said policies		$147,750 00
Number of policies become claims in Canada during the year	9	
Amount of said claims		11,000 00
Number of policies in force in Canada at date	778	
Amount of said policies		1,220,905 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
(1.) By death	8	$10,000 00
(2.) " maturity	1	1,000 00
(3.) " expiry	1	11,660 00
(4.) " surrender. (For which cash value has been paid, $1,129 09)	13	19,524 00
(5.) " surrender, $8,000. (For which paid-up policies have been granted to amount of $2,113,) Difference of amounts carried out		5,887 00
(6.) " lapse	152	208,123 00
Total	175	$256,194 00
*Policies in force at beginning of year	900	1,399,754 00
Policies issued during the year (including removals to Canada and restorations)	64	93,486 00
Terminated as above and by change to paid-up policies	175	258,307 00
Not taken	10	12,000 00
Removed	1	1,000 00
Reduction by change, $1,000; additional Insurance not taken, $28		1,028 00
Policies in force at date of Statement	778	1,220,905 00

No account of number of lives insured.

Subscribed and sworn to, 20th February, 1879, by

M. W. MILLS.

(Received, 21st February, 1879.

* Insurance in force per statement of 1877, $1,392,254, increased by correction to $1,399,754.

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THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING THE 20TH JANUARY, 1879.

Head Office—Waterloo, Ont. | *Manager*—WM. HENDRY.

This Company was licensed for life business only on 30th January, 1879, having deposited with the Government the amount required by the Statute.

This Company has no stock or stockholders, its policy holders form the Company and own its property.

NET ASSETS.

January 20th, 1878		$88,836 72
Cash received for premiums	$53,163 63	
Interest received on investments	6,114 03	
		59,277 66
		$148,114 38

DISBURSEMENTS.

Claims paid under six policies	$5,500 00		
Purchased policies	1,312 64		
Cash dividends to policy holders	5,638 15		
		12,450 79	
Salaries and milage to President and Directors; salaries to Manager and Assistants; salaries to General Agents, auditors' fees, commissions to agents, Medical Examiner's fees, rent, books and stationery, office furnishings, telegraphing, postage, printing, advertising, travelling expenses, re-assurance, Provincial Licenses, Dominion Act of Incorporation, Solicitors' fees and incidentals		16,936 52	
			29,387 31
Balance—Net assets			$118,727 07

Net assets are composed of:—

MORTGAGES.

Thirty-five on improved farms (first lien—cash value—over double the investments)	$51,448 74
Three on church property (first lien—further secured by the respective Trustees)	3,313 69

MUNICIPAL DEBENTURES.

	Par value.	Cost.	
Guelph, Town	$2,400 00	$2,000 00	
Waterloo, Village	12,242 50	11,876 06	
Waterloo, County	706 60	706 60	
Mitchell, Town	6,380 00	6,120 48	
Thorold do	7,656 30	7,331 30	
Berlin do	4,279 00	4,279 00	
Brampton do	2,500 00	2,500 00	
Port Elgin, Village	2,102 52	2,102 52	
Teeswater do	5,700 00	5,379 50	
Brussels do	10,000 00	10,000 00	
Foley, Township	2,000 00	1,728 19	
			54,023 65
Loans secured by Company's policies		$5,107 67	
Ledger balances		3,314 02	
Cash in Merchants' Bank		1,272 16	
Cash in office		247 14	
			9,940 99
			$118,727 07

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ONTARIO MUTUAL LIFE—*Concluded.*

OTHER ASSETS.

Premium notes secured by policies in force	4,254 71
Premiums due and in course of transmission	2,561 02
Half yearly and quarterly premiums on existing policies due in three, six and nine months	10,672 00
Interest due and accrued	6,404 51
Total assets	$142,619 31

LIABILITIES.

Reserve required to re-assure all policies in force, based on the "Actuaries" Table of mortality and interest at four per cent	$111,152 60		
Deduct value of re-assured policies	431 97		
		$110,720 63	
One claim adjusted (waiting surrogate papers)		1,000 00	
Cost of collecting notes and premiums, say 10 per cent		1,748 77	
			113,469 40
Surplus to credit of policy holders			$29,149 91

Number of policies in force	1709
Amount do	$1,885,311 50

Subscribed and sworn to, 28th March, 1879, by

I. E. BOWMAN,
President.

WM. HENDRY,
Manager.

(Received, 31st March, 1879.)

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PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—AARON C. GOODMAN. | *Secretary*—JOHN M. HOLCOMBE.

Principal Office—Hartford, Conn.

Agent in Canada—ANGUS R. BETHUNE. | *Head Office in Canada*—Montreal

(Organized or Incorporated, May, 1851. Commenced business in Canada, December, 1866.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....	$100,000 00

Gross amount of premiums received in cash during the year on life policies in Canada.....	$96,641 86	
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada.....	5,869 00	
Total net premium income.....		$102,510 86

Amount paid during the year on account of death claims in Canada.....	$51,656 00
Amount paid for surrendered policies "cannot state."	
Amount paid for dividends or bonuses to policy-holders.....	18,409 17
Total net amount paid to policy-holders in Canada.....	$70,065 17

ASSETS IN CANADA.

U.S. bonds in deposit with Receiver-General.....	$130,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	$8,600 00
Amount estimated to cover net reserve on all outstanding policies in Canada.—No Return.	

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	19	
Amount of said claims.....		$21,345 00
Number of policies in force in Canada at date.....	2,831	
Amount of said policies.....		2,502,556 00

Number and amount of policies terminated during the year in Canada:		
(1.) By death.....	19	21,345 00
No return of other terminations.		

*Policies in force at beginning of year.....	3,114	3,009,561 00
do issued during the year, paid ups.....	181	115,828 00
do terminated.....	464	622,833 00
do in force at date of statement.....	2,831	2,502,556 00

Number of insured lives.—No Return.

(Received 6th May, 1879.)

* Returned in last statement; 3,128 policies, amount $3,034,561.00.

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THE POSITIVE GOVERNMENT LIFE ASSURANCE COMPANY.

Retired from active business in Canada.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Principal Office—London, England.

Agent in Canada—JOHN TAYLOR. | *Secretary*—T. GROOM CORLEY.

Head Office in Canada—Montreal.

CAPITAL.—No Return.

Amount of premiums received during the year on life policies in Canada	$575 91

Amount paid during the year on account of death claims in Canada....	4,093 32
Amount paid for surrendered policies.....	178 80
Total net amount paid to policy holders in Canada.....	$4,272 12

ASSETS IN CANADA.

Canada 5 per cent. debentures.....	$15,707 00	
Total in deposit with Receiver-General.....		$15,707 00
In hands of trustees.....		20 81
Cash in hand and in banks in Canada.....		197 97
Total assets in Canada.....		$15,925 78

LIABILITIES IN CANADA.

Amount computed or estimated to cover the net reserve on all outstanding policies in Canada.....	$1,307 12	
Deduct loans to policy-holders.....	234 51	
Difference carried out.....		$1,072 61
Total net liability to policy-holders in Canada.....		$1,072 61

MISCELLANEOUS.

The Company has done no new business during the year.		
Number of policies become claims in Canada during the year.....	3	
Amount of said claims.....		$4,093 32
Number of policies in force in Canada at date.....	7	
Amount of said policies.....		9,500 00

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POSITIVE GOVERNMENT LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	3	$4,093 32
(2.) " surrender		*308 26
(For which cash value has been paid, $178.80.)		
(3.) By lapse	3	8,000 00
Total	6	12,093 32

Policies in force at beginning of year	13	21,593 32
" terminated as above	6	12,093 32
" in force at date of statement	7	9,500 00

Number of insured lives at beginning of year	13
" deaths during the year among insured	3
" insured whose policies have been terminated during the year otherwise than by death	3
" insured lives at date of statement	7

Subscribed and sworn to, 20th July, 1879, by

JOHN TAYLOR.

(Received 22nd July, 1879.)

* Four policies have lapsed some time ago, and the values we pay are for surrenders of Positive notes.

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THE QUEEN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—BERNARD HALL. | *Manager*—J. MONCRIEFF WILSON.

Principal Office—Liverpool.

Chief Agents in Canada— FORBES & MUDGE. | *Head Office in Canada*— 191 St. James Street, Montreal.

(Organized or Incorporated 22nd July, 1858; Commenced business in Canada, 5th July, 1859.)

(*For Capital—See Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada	$10,358 63

Amount paid during the year on account of death claims in Canada	$14,981 84
(Of this amount $13,508.50 accrued in 1877.)	
Amount paid for surrendered policies	498 50
Amount paid for dividend or bonuses to policy-holders	110 51
Total net amount paid to policy-holders in Canada	$15,590 85

(*For Assets in Canada—See Fire Statement.*)

LIABILITIES IN CANADA.

Amount of claims on policies unsettled but not resisted (accrued in 1877)	$372 61
*Amount computed to cover the net reserve on all outstanding policies in Canada	59,689 67
Total net liability to policy-holders in Canada	$60,062 28

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	14	
Amount of said policies		$44,450 00
Number of policies become claims in Canada during the year	2	
Amount of said claims		1,473 34
Number of policies in force in Canada at date	213	
Amount of said policies (exclusive of bonus additions)		374,049 76

*Based on Carlisle Table, 3 p.c. interest.

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THE QUEEN—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	2	$1,473 34
(2.) By expiry	1	2,500 00
(3.) By surrender (For which cash value has been paid, $498.50.)	3	9,000 00
(4.) By surrender $11,000.00. For which paid up policies have been granted to amount of $4,158.70. Difference of amounts carried out		6,841 30
(5.) By lapse	14	17,500 00
Total	20	$37,314 64

Polices in force at beginning of year	219	$366,914 40
Policies issued during the year	14	44,450 00
Policies terminated	20	37,314 64
Policies in force at date of statement (exclusive of bonus additions)	213	374,049 76

Number of insured lives—No return.

Subscribed and sworn to, 3rd March, 1879, by

A. Mc.K. FORBES.

(Received 4th March, 1879,

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1878.

(*Abstracted from Directors' Report, Liverpool, England,* 1879.

LIFE BRANCH.

During the year 499 policies were issued for £222,485, yielding in new premiums £7,444, and 139 proposals for £57,857 were either declined or not proceeded with.

At the close of 1877 the Life Fund stood at	£276,206 2 8
Out of which was paid for cash bonuses and surrenders	4,203 7 10
	272,002 14 10
While there has been added	40,146 8 4
Making the fund now stand at	£312,449 3 2

Which sum is equivalent to 67·9 per cent. of the entire premiums received on every policy in force.

The Actuary has completed his fourth quinquennial investigation, which the Directors are glad to say has proved the most successful quinquennium in the history of the company. It shews a cash profit of £46,518 18 8 for the five years ending on the 31st December; three-fourths of which, or £34,889 4 0, belong to the participating assured, and one-fourth, or £11,629 14 8, to the proprietors.

The share of surplus accruing to the participating assured will admit of a revisionary bonus of £1 2 6 per cent. per annum on the amount assured by all policies entitled to participate, and the necessary calculations for its allocation among them, according to their various interests, are now being proceeded with.

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THE QUEEN—*Concluded.*

Revenue Account of the Queen Insurance Company, for the Year ending 31st December, 1878.

Dr. *Life Insurance Fund.* Cr.

	£ s. d.			£ s. d.
Amount of Life Insurance Fund at the beginning of the year	276,206 2 8	Claims under Life Policies (after deduction of sums re-assured)		19,501 15 2
Premiums after deduction of re-assurances	55,006 0 7	Surrenders		3,737 1 4
Interest	13,129 19 2	Commission		3,431 6 3
		Expenses of management		4,482 19 2
		Other payments, viz :—		
		Cash bonus to policy-holders	£466 6 6	
		Income tax	273 10 10	
				739 17 4
		Shareholders' proportion of profits for quinquennium ending 31st Dec., 1878, carried to profit and loss	11,629 14 8	
		Amount of Life Insurance Fund at the end of the year	300,819 8 6	
				312,449 3 2
	£344,342 2 5			£344,342 2 5

Annuity Fund.

	£ s. d.		£ s. d.
Amount of Annuity Fund at the beginning of the year	8,587 7 11	Annuities	915 14 1
Consideration for Annuities granted	3,409 11 1	Commission and expenses	35 3 6
Interest	504 12 8	Income tax	11 10 3
		Amount of Annuity Fund at the end of the year	11,539 3 10
	£12,501 11 8		£12,501 11 8

For balance-sheet, see fire statement.

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THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING JANUARY 31ST, 1879.

President—W. W. DUFFIELD, Esq. | *Secretary*—EDWARD BUTLER, Esq.

Principal Office—71 King William St., London, England.

Agent in Canada—F. STANCLIFFE. | *Head Office in Canada*—196 St. James Street, Montreal.

(Organized or Incorporated, 1840.)

(Commenced business in Canada, 1st August, 1868, date of license.)

Gross amount of premiums received in cash during the year on life policies in Canada	$32,022 01	
Deduct amount paid for premiums on policies re-insured in other licensed Companies in Canada	768 54	
Total net premium income		$31,253 47

Amount paid during the year on account of death claims in Canada	$3,098 58
Amount paid for surrendered policies	1,504 71
Total net amount paid to policy-holders in Canada	$4,603 29

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General	$100,000 00
Cash in hand and in banks in Canada	2,863 23
Total assets in Canada	$102,863 23

LIABILITIES IN CANADA.

Under Policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted	$1,000 00
Amount estimated to cover net reserve on all outstanding policies in Canada	35,000 00
Total net liabilities to said policy-holders in Canada	$36,000 00

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31*st March*, 1878.

Net reserve on all outstanding policies in Canada	5,000 00
Total net liabilities to said policy-holders in Canada	$5,000 00
Total net liabilities to all policy-holders in Canada	$41,000 00

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RELIANCE MUTUAL LIFE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	260	
Amount of said policies		$693,000 00
Number of policies become claims in Canada during the year	2	
Amount of said policies		2,500 00
Number of policies in force in Canada at date	623	
Amount of said policies	$1,333,824 00	
Amount of said policies re-insured in other licensed companies in Canada	34,000 00	
Net amount of policies in force in Canada, 31st January, 1879		1,299,824 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	2	$2,500 00
(2.) By surrender	16	29,312 00
(For which cash value has been paid, $1,504.71.)		
(3.) By lapse	191	381,989 00
Total	209	$413,801 00

Policies in force at beginning of year	572	$1,054,625 00
Policies issued during the year	260	693,000 00
Policies terminated as above	209	413,801 01
Gross policies in force at date of statement	623	1,333,824 00

Number of insured lives—incomplete.

Subscribed and sworn to, 28th March, 1879, by

FREDERICK STANCLIFFE.

(Received, 29th March, 1879.)

General Business Statement for the Year ending 31st December, 1878.

(*Abstracted from the Directors' Report, London, 30th April,* 1879.)

The Directors have to report that the new business in the past year has resulted in the issue of 667 policies assuring £400,311, producing £12,659 2s. in premiums, of which £224 3s. 9d. was received for single premiums. The sum of £435 13s. 10d. has been paid thereout for re-assurances.

The entire premium income on the 31st December last was £85,029 18s. 11d., and this sum, with the interest on investments and other receipts amounting to £22,185 10s. 3d., produced a total income of £107,215 9s. 2d.

The deaths were 16 less than estimated, but some of the claims were exceptionally large, making their aggregate amount, after deducting re-assurances, £53,690 13s. 1d. The estimated amount was £55,633 4s.

The accumulated fund has been increased by £27,459 17s. 10d., and amounted at the end of the year to £475,882 10s. 1d.

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RELIANCE MUTUAL LIFE—*Continued.*

Revenue Account for the Year ending 31st December, 1878.

		£	s.	d.
Amount of funds at the beginning of the year		448,422	12	3
Premiums—				
Less amount paid in respect of re-assurance (£4,223 19s. 3d.)	£85,029 18 11			
Interest and dividends	21,678 4 9			
Assignment fees	43 5 0			
		106,751	8	8
Loan Guarantee Fund		464	0	6
		£555,638	1	5
Claims under policies, less sums re-assured		47,417	1	7
Endowment policies		298	3	0
Bonus additions		6,273	11	6
		53,988	16	1
Annuities		1,771	17	1
Surrendered policies		3,804	14	5
Bonus in cash	£51 4 11			
do reduced premiums	609 11 2			
		660	16	1
Commission		4,821	2	4
Expenses of management:—				
General expenses	£8,341 15 3			
Branch office and agency extension	5,845 11 6			
Law expenses	254 2 4			
Policy stamps	129 14 0			
		14,571	3	1
Income tax		137	2	3
Amount of funds at the end of the year		475,882	10	1
		£555,638	1	5

Balance Sheet on the 31st December, 1878.

Liabilities.

	£	s.	d.
Assurance Fund, as per First Schedule	475,882	10	1
Claims not at maturity	11,647	16	0
	£487,530	6	1

Assets.

Mortgages on property within the United Kingdom	228,075	10	4
Loans on policies with personal security	50,093	3	8
Loans on policies of full value	39,899	3	9
	318,067	17	9

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RELIANCE MUTUAL LIFE—*Concluded.*

Reversionary interests, viz. :—						
Life interests	£50,843	16	4			
Reversions	18,812	8	6			
				69,656	4	10
Outstanding interest accrued				9,874	1	3
Investments :—						
Colonial and British Government securities				21,271	6	6
Foreign Government securities				2,365	5	0
House property, including furniture and fixtures				20,207	8	2
London and St. Catherine's Dock stock				2,282	1	0
Agents' balances				6,850	19	1
Current premiums				14,739	6	10
Cash :—						
On deposit account at bankers	£8,000	0	0			
On current account	13,853	4	7			
In office	362	11	1			
				22,215	15	8
				£487,530	6	1

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THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Chairman—R. BROCKLEBANK. | *Manager*—JOHN H. MCLAREN.

Principal Office—Liverpool, England.

Agent in Canada—WM. TATLEY. | *Head Office in Canada*—Montreal.

(Organized or Incorporated 31st May, 1845. Commenced business in Canada, 1848)

(*For Capital, see Fire Statement.*)

Amount of premiums received in cash during the year on life policies in Canada	$27,754 67

Amount paid during the year on account of death claims in Canada	$27,275 31
Amount paid for surrendered policies	245 27
Amount paid to annuitants	686 66
Total net amount paid to policy-holders in Canada	$28,207 24

(*For Assets in Canada, see Fire Statement.*)

LIABILITIES IN CANADA.

(*Under policies issued previous to* 31*st March*, 1878.)

Amount of claims on policies in Canada unsettled but not resisted	$9,236 33
*Amount computed to cover the net reserve on all outstanding policies in Canada	241,988 88
Total net liabilities to policy-holders in Canada	$251,225 21

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	7	
Amount of said policies		$26,200 00
Number of policies become claims in Canada during the year	5	
Amount of said claims		14,989 70
Number of policies in force at date	337	
Amount of said policies		981,377 30

Number and amount of policies terminated during the year in Canada:—

(1) By death	5	$14,989 70
(2) By surrender	1	4,850 00
(For which cash value has been paid $245.27.)		
(3) By lapse	12	21,205 00
Total	18	$41,044 70

*Based on Table of Institute of Actuaries, H. M., 4½ p. c.

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ROYAL—*Concluded.*

Policies in force at beginning of year	348	$996,222 00
Policies issued during the year	7	26,200 00
Policies terminated by death, surrender and lapse	18	41,044 70
Policies in force at date of statement	337	981,377 30

Number of insured lives at beginning of year	322
Number of new insurers during the year	7
Number of deaths during the year among insured	5
Number of insured whose policies have been terminated during the year otherwise than by death	13
Number of insured lives at date of statement	311

Subscribed and sworn to, 28th March, 1879, by

WM. TATLEY.

(Received, 29th March, 1879.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1877.

(*Abstracted from the Directors' Report*, 1878.)

LIFE ASSURANCE ACCOUNT.

1877.	£	s.	d.
Amount of Life Assurance Fund at the beginning of the year	1,933.100	3	3
Premiums after deduction of Re-assurance Premiums	245,058	6	9
Interest	83,699	7	3
	£2,261,857	17	3

1877.	£	s.	d.
Claims under Life Policies including Reversionary Bonuses, after deduction of sums re-assured	153,655	17	5
Surrenders	14,736	19	11
Bonuses in cash and in reduction of Premiums	309	10	1
Commission	11,067	18	9
Expenses of Management	13,345	7	4
Amount of Life Assurance Fund at the end of the year	2,068,742	3	9
	£2,261,857	17	3

ANNUITY ACCOUNT

1877.	£	s.	d.
Amount of Annuity Fund at the begining of the year	170,702	18	7
Consideration for Annuities granted	21,500	15	4
Interest	7,123	8	4
	£199,333	2	3

1878.	£	s.	d.
Annuities	20,649	7	6
Commission	316	3	3
Expenses of Management	307	10	8
Amount of Annuity Fund at end of the year	178,060	0	10
	£199,333	2	3

For Balance Sheet see Fire Statement.

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THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—HIS GRACE THE DUKE OF ROXBURGHE. | *Secretary*—WILLIAM G. SPENS.

Principal Office—Glasgow.

Agent in Canada—G. W. FORD. | *Head Office in Canada*—MONTREAL.

(Founded at Glasgow, 1st January, 1826; Commenced business in Canada, 1846.)

A PURELY MUTUAL SOCIETY.

Amount of premiums received in cash during the year on life policies in Canada	$20,057 77

Amount paid on account of death claims	2,920 00
Amount paid for surrendered policies	213 89
Total net amount paid to policy-holders in Canada	$3,133 89

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General	$150,000 00
Cash on hand and in banks in Canada	1,617 24
Total assets in Canada	$151,617 24

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	$12,409 66
Amount estimated to cover the net reserve on all outstanding policies in Canada	No Return.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	4	
Amount of said policies		$6,399 67
Number of policies become claims in Canada during the year	4	
Amount of said claims		12,896 33
Number of policies in force in Canada at date	260	
Amount of said policies		674,967 40

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
(1.) By death	4	$12,896 33
(2.) " surrender (For which cash value has been paid $213.89)	4	10,220 00
(3.) By lapse	5	5,888 67
Total	13	$29,005 00

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SCOTTISH AMICABLE LIFE—*Continued.*

Policies in force at beginning of year	269	697,572 73
Policies issued during the year	4	6,399 67
Policies terminated	13	29,005 00
Policies in force at date of statement	260	674,967 40

Number of insured lives at beginning of year	269
Number of new insurers during the year	4
Number of deaths during the year among insured	4
Number of insured whose policies have terminated during the year otherwise than by death	9
Number of insured lives at date of statement	260

Subscribed and sworn to, 29th March, 1879, by

GEORGE W. FORD.

(Received, 31st March, 1879.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1878.

(*Abstracted from Directors' Report, Glasgow, 1st May,* 1879.

691 policies were issued and taken up, assuring the capital sum of £429,348; the new premiums on which—including £1,306 16s. 10d. of single payments—amounted to £14,614 6s. 9d. In addition to this, the sum of £2,721 2s. 7d. was received for annuities granted during the year.

"The number of deaths in 1878 was 210, and the consequent claims, including bonus additions, and after deducting re-assurances, amounted to £134,363 9s. 8d. The rate of mortality, although exceeding that of the previous year, continues to be less than provided for in the Society's calculations.

"The Society has also paid the sum of £6,250 under policies which became claims by survivance.

"The total capital sums assured, in force on the books at 31st December last, amounted to £6,886,324 9s. 3d.; the number of policies being 13,869. The gross accumulated and invested funds amounted to £2,120,993 15s. 2d.; and the annual income to £283,894 8s. 4d.

"The General Committee of Management, in terms of the powers entrusted to them, have ordered payment of a bonus at the rate of one and a half per cent. per annum on all participating policies of not less than five years' standing that may become claims by death before the first of July, 1880. Such bonus to be computed for each complete year since the declaration at last septennial investigation.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

("*First Schedule,*" *lodged with the Board of Trade, pursuant to* "*The Life Assurance Companies Act,* 1870.")

Amount of funds at the beginning of the year, as per last published Report		£1,939,357 7 3
Premiums (after deduction of re-assurances)		181,348 6 5
Consideration for annuities granted		2,721 2 7
Interest and dividends	£86,362 17 9	
Rents of property	5,378 14 9	
		91,741 12 6
Profit on investment realized		8,489 4 1
Office fees		82 16 0
		£2,223,740 8 10

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SCOTTISH AMICABLE LIFE—*Continued.*

Claims under policies (after deduction of sums reassured :)—

By death	£134,363	9	8			
By survivance	6,250	0	0			
				£140,613	9	8
Surrenders				6,423	15	11
Bonuses paid in cash				1,306	16	11
Annuities				5,960	7	4
Commission				5,252	3	2
Expenses of management, including rents of offices belonging to and occupied by the Society, and special allowance to late Manager				17,099	16	10
Income tax				1,191	9	3
Net amount of funds at the end of the year, as per Second Schedule				2,045,892	9	9
				£2,223,740	8	10

Balance Sheet on 31st December, 1878.

(*"Second Schedule," lodged with the Board of Trade, pursuant to "The Life Assurance Companies Act,* 1870.")

LIABILITIES.

Assurance and Annuity Fund	£1,945,892	9	9
Guarantee Fund	100,000	0	0
Net funds, as per First Schedule	£2,045,892	9	9
Claims under policies admitted or intimated, but not paid (after deduction of sums re-assured)	73,495	14	10
Premiums and interest prepaid	570	10	2
Annuities due	123	15	5
Outstanding accounts	351	1	1
At credit of Agents	283	15	7
Bills payable	276	8	4
	£2,120,993	15	2

ASSETS.

Mortgages—			
On property in the United Kingdom	£1,001,099	5	4
On property out of United Kingdom (*Nil*)	.....		
Loans—			
On the society's policies	140,604	4	0
On life-rents	18,240	12	8
On reversions	2,000	0	0
Under Drainage and Public Health Acts	5,882	14	6
On guaranteed railway stock	4,400	0	0
On personal security, (*Nil*)	.....		

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SCOTTISH AMICABLE LIFE—*Concluded.*

Investments—			
British Government securities	829	5	1
Canadian Government securities	30,837	6	5
Debentures of corporate bodies	64,000	0	0
Railway shares, pref. and guaranteed	333,821	18	10
House property	122,534	12	11
Landed estate	4,428	4	11
Glasgow corporation water annuities	27,471	12	0
Ground rents and feu-duties	305,214	2	7
Life interests	774	10	11
Reversions	180	11	6
Policy Stamps	138	18	6
Outstanding premiums	27,685	1	8
Outstanding interest, and interest accrued, but not yet payable	21,446	4	5
Cash in bank	8,515	7	7
Bills on hand	889	1	4
	£2,120,993	15	2

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THE SCOTTISH PROVINCIAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1879.

Chairman—JOHN WEBSTER, of Edgehill. | *Secretary*—CHARLES GORDON.

Manager—THOMAS TUILLE WARDROP.

Principal Office—Aberdeen.

Agent in Canada—GEORGE WM. FORD. | *Head Office in Canada*—99 St. James St., Montreal.

Established December, 1825; Incorporated May, 1852.

(Commenced business in Canada, March, 1859. Ceased to do new business in Canada, January, 1875.)

CAPITAL.

Amount of capital authorized and subscribed for	$4,866,666 66
Amount paid up in cash	292,000 00

Gross amount of premiums received in cash during the year on life policies in Canada	$35,106 11	
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada	286 52	
Total	$35,392 63	
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	72 42	
Total net premium income		$35,320 21

Amount paid during the year on account of death claims in Canada	$10,478 07
(Of this amount $6,690.35 are for claims accruing in the year ending 31st January, 1877.)	
Amount paid for surrendered policies	6,355 94
Amount paid for dividends or bonuses to policy-holders	1,735 85
Total net amount paid to policy-holders in Canada.	$18,569 86

EXPENSES IN CANADA.

Cash paid for commission	$1,413 62
Cash paid for licenses or taxes	97 35
Cash paid for office expenses	386 66
Cash paid for sundry expenditure	110 34
Total	$2,007 97

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SCOTTISH PROVINCIAL—*Continued.*

ASSETS IN CANADA.

Dominion stock—par value	$112,343 68	
Canada debentures—par value	38,446 66	
Total in deposit with Receiver-General carried out at market value		$151,951 64
Montreal waterworks bonds		4,000 00
Cash on hand and in bank		1,453 89
Total assets in Canada		$157,405 43

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	$14,821 03
Net reserve on all outstanding policies in Canada	No Return.
Deduct loans on Company's policies within their surrender value	$12,583 77
Difference carried out	No Return.

MISCELLANEOUS.

The Company has done no new business during the year.		
Number of policies become claims in Canada during the year	5	
Amount of said claims		$18,608 75
Number of policies in force in Canada at date	618	
Amount of said policies	$1,111,827 51	
Amount of said policies re-insured in other licensed companies in Canada	2,428 73	
Net amount in force 31st January, 1879		$1,109,398 78

Number of amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	5	$18,608 75
(2.) By surrender (For which cash value has been paid, $6,355.94.)	15	34,722 00
(3.) By lapse	13	13,086 00
Total	33	$66,416 75

Policies in force at beginning of year	651	$1,184,931 13
Policies issued during the year (paid up policies in lieu of surrenders)	2	1,296 72
Policies terminated as above and by change to paid up policies	35	70,232 71
Bonuses commuted or surrendered for cash		4,167 63
Gross policies in force at date of statement	618	1,111,827 51

Number of insured lives.—No Return.

Subscribed and sworn to, 3rd June, 1879, by

GEO. WM. FORD.

(Received, 4th June, 1879.)

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SCOTTISH PROVINCIAL—*Continued.*

General Business for the Year ending 31st January, 1879.

(*Abstracted from Directors' Report, Aberdeen, 11th April,* 1879.)

LIFE DEPARTMENT.

693 proposals, representing £341,549, were submitted. From these, 631 policies have been issued, assuring £281,360, and yielding in annual premiums £9,023 4s. 2d.

The life claims paid, including those admitted and reported, but not yet matured, and in some cases not yet proved, represent £81,921 13s. This includes the sum of £1,967 7s. 6d. under endowment policies, which during the year have arrived at maturity.

ANNUITY DEPARTMENT.

The sum of £480 10s. 8d. has been received, and for which annuities to the amount of £44 18s. 8d. have been granted. During the year five annuities have lapsed by death, relieving the company of the sum of £124 1s. yearly.

FUNDS.

The total assets of the company now amount to £1,251,348 5s. 1d., being an increase of £80,966 11s. 8d. over last year.

INCOME

For the year, including interest, is £218,708 12s. 5d.—an increase of £4,158 7s. 1d.

INVESTMENTS.

The value of the stocks and debentures, taken at the market price of the day (31st January, 1879) continue to show a large surplus (upwards of £40,000) above the value at which these securities stand in the Books and Balance Sheet.

PROFIT AND LOSS.

The balance at the credit of this account, after paying the half-year's dividend of £4,500 in November last, amounts to £20,546 13s.

This sum the Directors propose to deal with, as follows :—

Agents' balances irrecoverable	£160	14	6
To write off loss upon an investment made through James Renton, S.S.C., Edinburgh, when acting as law agent for the company	2,863	0	0
Reduction in cost of the company's buildings	500	0	0
Dividend for the last half-year, at the rate of 15 per cent. per annum	4,500	0	0
General Reserve Fund	5,000	0	0
Leaving a balance to be carried forward of	7,522	18	6
	£20,546	13	0

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SCOTTISH PROVINCIAL—*Continued.*

Revenue Accounts—Life Assurance Account.

I.—Participation Branch.

Jan. 31, 1878—Amount of this fund at the beginning of the year,	£837,334	17	7
Jan, 31, 1879—Premiums, after deduction of re-assurance premiums.	111,822	0	3
Interest and dividends	34,473	1	10
	£983,629	19	8

II.—Non-Participation Branch.

Jan. 31, 1878—Amount of this fund at the beginning of the year	£136,736	14	7
Jan. 31, 1879—Premiums, after deduction of re-assurance premiums.	18,741	5	0
Interest and dividends	5,757	10	0
	£161,235	9	7

III.—Annuity Fund.

Jan. 31, 1878—Amount of this fund at the beginning of the year	£38,691	8	7
Jan. 31, 1879—Consideration for annuities granted	480	10	8
Interest and dividends	1,488	17	5
	£40,660	16	8

I.—Participation Branch.

Claims under policies, after deduction of sums re-assured	£61,811	15	1
Surrenders of policies	8,735	11	0
Surrenders of bonuses	2,997	13	8
Commission	5,773	9	10
Expenses of management	10,785	8	8
Jan. 31, 1879—Amount of this fund at the end of the year	893,526	1	5
	£983,629	19	8

II.—Non-Participation Branch.

Claims under policies, after deduction of sums re-assured	£20,109	17	11
Surrenders of policies	1,340	11	3
Commission	792	18	6
Expenses of management	2,056	16	2
Jan. 31, 1879—Amount of this fund at the end of the year	136,935	5	9
	£161,235	9	7

III.—Annuity Fund.

Payments to Annuitants	£3,874	8	3
Commission	3	18	6
Jan. 31, 1879—Amount of this fund at the end of the year	36,782	9	11
	£40,660	16	8

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SCOTTISH PROVINCIAL—*Continued.*

PROFIT AND LOSS ACCOUNT.

Jan. 31, 1878—Balance of last year's account				£17,759	12	6
Jan. 31, 1879—Interest and dividends not carried to other accounts.	£7,217	19	2			
Profit on Fire Account	10,117	7	6			
				17,335	6	8
Other receipts:—						
Transfer and assignation fees	£86	15	0			
Bad debts recovered	37	1	6			
Road debts recovered	645	1	4			
				768	17	10
				£35,863	17	0
Jan. 31, 1878—To credit of General Reserve Fund	£5,000	0	0			
To dividend, May	4,500	0	0			
To reduction in cost of company's buildings	1,000	0	0			
				£10,500	0	0
To half-year's dividend, November				4,500	0	0
To income tax on fire profits				187	12	5
Loss on exchange				21	12	7
Loss on investments realized				107	19	0
Jan. 31, 1879—Balance on this account				20,546	13	0
				£35,863	17	0

BALANCE SHEET OF THE SCOTTISH PROVINCIAL ASSURANCE COMPANY ON THE 31ST DAY OF JANUARY, 1879.

Liabilities.

Shareholdars' capital							£60,000	0	0
General Reserve Fund, 31st January, 1878				£5,000	0	0			
Added from general profit and loss				5,000	0	0			
							10,000	0	0
Participation Life Fund	£690,268	15	7						
Bonus Fund	203,257	5	10						
				£893,526	1	5			
Non-Participation Life Fund				136,935	5	9			
							1,030,461	7	2
Annuity Fund							36,782	9	11
Fire Reserve Fund				£40,000	0	0			
Fire premiums reserved on account of unexpired risks				9,401	19	8			
							49,401	19	8
Balance of Trust Fund in the hands of the company							512	1	3
General profit and loss							20,546	13	0
							1,207,704	11	0
Claims under life policies, admitted, but not yet paid				£39,943	12	0			
Outstanding fire claims				2,648	3	2			
Unclaimed dividends				687	5	0			
Annuities outstanding				364	13	11			
							43,643	14	1
							£1,251,348	5	1

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SCOTTISH PROVINCIAL—*Concluded.*

Assets.

Mortgages on property within the United Kingdom		£275,523 11 8	
do do out of do		Nil.	
Loans on the company's policies, within their surrender value		60,754 19 5	
Investments—			
British Government Securities, Cons. 3 per cent. Annuities	£32,521 5 0		
Indian do	47,630 16 7		
Canadian do	30,791 9 8		
Victoria do	15,000 0 0		
New South Wales do	15,000 0 0		
New Zealand do	10,000 0 0		
Cape of Good Hope do	19,327 14 8		
Queensland do	18,355 0 0		
		188,626 5 11	
Railways (English and Scottish) and other debentures	£81,011 1 8		
do do debenture stocks	84,375 9 6		
		165,386 11 2	
do do preference stocks	£162,285 4 9		
do do guaranteed and leased lines	124,563 15 7		
		286,849 0 4	
House property—company's buildings in Aberdeen and Dublin		10,884 15 6	
Reversions		11,028 12 [illegible]	
Loan on reversion		300 0 0	
Feu-duties and ground rents		42,105 17 0	
Loans secured on public rates, under Act of Parliament		15,589 8 1	
Deposits with chartered banks for fixed periods		107,000 0 0	
Half-credit premiums due on life policies		5,958 2 9	
Loans on the company's policies, with personal security		538 0 0	
Branches, agents, and insurance companies (principally premiums due in January, and since accounted for)		48,061 19 4	
Outstanding premiums due in Aberdeen, do		933 16 7	
Interest on investments accrued, but not yet payable		13,342 17 7	
Outstanding Interests		582 19 5	
Cash at bankers on deposit	£2,500 0 0		
do current account at head office and branches	14,476 14 11		
Cash in hand	64 13 9		
		17,041 8 8	
Bill receivable—remittance from Canada not yet due		800 0 0	
Stamps in hand		39 19 1	
		£1,251,348 5 1	

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THE STADACONA FIRE AND LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—J. B. RENAUD. | *Secretary or Manager*—GEO J. PYKE.

Principal Office—Quebec.

(Incorporated, 26th May, 1874. Commenced business, 18th Sept., 1874.)

CAPITAL.

(*See Fire Statement.*)

INCOME DURING THE YEAR.

Cash received for premiums	$ 546 57
Amount received for interest or dividends on stock	2,045 50
Total income	$2,592 07

EXPENDITURE DURING THE YEAR.

Canada Gazette—Notice of withdrawal of deposit	$ 2 74	
Expenses to and from Toronto, arranging with Confederation Insurance Company for transfer of risks	76 00	
Commission on premiums	5 77	
Doctor's fees, old account	6 00	
Medical referee do	118 00	
		$ 208 51
Confederation Life Association, for re-insurance of all life risks, say $3,040, less commission		2,909 86
Fire Department—transfer balance		9,388 27
Total expenditure		$12,506 64

MISCELLANEOUS.

Number and amount of policies terminated during the year:—

	No.	Amount.
By expiry	32	$39,000 00

Policies in force at beginning of year	95	133,950 00
Policies terminated as above	32	39,000 00
Balance, re-insured in Confederation Life Association	63	94,950 00

Subscribed, 25th April, 1879, by

J. B. RENAUD,
President.

GEO. J. PYKE,
Manager and Secretary.

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THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1878.

Manager—SPENCER C. THOMPSON. | *Secretary*—D. CLUNIE GREGOR.

Principal Office—Edinburgh.

Agent in Canada—W. M. RAMSAY. | *Head Office in Canada*—Montreal.

(Organized or Incorporated, 1825. Commenced business in Canada, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for, £500,000 sterling	$2,433,333 33
Amount paid up in cash, £120,000 sterling	584,000 00

Gross amount of premiums received in cash during the year on life policies in Canada	$143,014 27	
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada	1,173 65	
Consideration for annuities granted	2,099 67	
	146,287 59	
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	1,563 62	
Total net premium income		$144.723 97

Amount paid during the year on claims in Canada, viz. :—

On account of death claims, (including bonus additions, $8,719.22)	90,285 90	
Deduct amount received from other licensed companies in Canada on account of claims re-insured	4,866 67	
Net amount paid on account of claims		$85,419 23
(Of this amount $30,786.52 accrued in previous year.)		
Amount paid to annuitants		80 00
Amount paid for surrendered policies		5,236 94
Amount paid for dividends or bonuses to policy-holders		1,423 67
Total net amount paid to policy-holders in Canada		$92,159 84

ASSETS IN CANADA.

Bonds in deposit with Receiver-General:—

Montreal waterworks bonds—par	$38,000 00	
do corporation do	34,000 00	
do harbour do	93,000 00	
Total		$165,000 00

Other Canadian investments, viz. :—

Municipal debentures	357,764 33
Mortgages on real estate in Canada	302,266 66
Real estate in Canada owned	83,000 00
Cash in hand and in banks in Canada	24,833 24
Total assets in Canada	$932,864 23

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STANDARD LIFE—*Continued.*

LIABILITIES IN CANADA.

Under policies issued previous to 31*st March*, 1878.

Amount of claims on policies in Canada unsettled but not resisted, including bonuses			$20,785 94
Amount estimated to cover the net reserve on all outstanding policies in Canada at 15 per cent		$718,789 79	
Deduct same on above policies re-insured in other licensed companies in Canada	$4,440 00		
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	56,073 43		
Loans on policies within their surrender value	71,189 01		
Debts under third credit policies	31,052 08		
		162,754 52	
Difference carried out			556,026 27
Total net liabilities to said policy-holders in Canada			$576,812 21

Under policies issued subsequent to 31*st March*, 1878.

Net reserve on all outstanding policies in Canada		$5,809 16	
Deduct on policies re-insured in other licensed companies in Canada	$ 125 00		
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent	4,562 15		
		4,687 15	
Difference carried out			$1,122 01
Total net liabilities to said policy-holders in Canada			$1,122 01
Total net liabilities to all policy-holders in Canada			$577,934 22

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada		325	
Amount of said policies			$779,933 33
Number of policies become claims in Canada during the year		33	
Amount of said claims			78,749 40
Amount of above claims re-insured in other licensed companies in Canada			4,866 67
Number of policies in force in Canada at date		2,558	
Amount of said policies	$5,256,605 27		
Amount of said policies re-insured in other licensed companies in Canada	39,600 00		
Net amount of policies in force in Canada at 15th November, 1878			5,217,005 27

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STANDARD LIFE—*Continued.*

Number and amount of olicies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	33	$78,749 40
(2.) By surrender (For which cash value has been paid, $5,236.94.)	44	76,600 73
(3.) By surrender, $23,644.82. (For which paid-up policies have been granted to amount of $5,761.00.) Difference af amounts carried out	106	17,883 82
(4.) By lapse	....	183,089 38
Total	183	356,323 33

Policies in force at beginning of year	2,403	4,803,660 28
Renewed during the year and bonuses vested	13	29,334 99
Policies issued during the year	325	779,933 33
Policies terminated	183	356,323 33
Policies in force at date of statement	2,558	5,256,605 27

No return of insured lives.

Subscribed and sworn to, 9th April, 1879, by

W. M. RAMSAY.

(Received, 10th April, 1879.)

General Business.

Revenue Account of the Standard Life Assurance Company for the Year from 15th Nov., 1877, to 15th Nov., 1878.

Amount of funds at the beginning of the year, 15th Nov., 1877	£5,049,609 9 1
Premiums (after deduction of re-assurance premiums)	587,235 19 8
Consideration for annuities granted	26,129 17 4
Interest and dividends	219,673 15 6
	£5,882,649 1 7

Claims under life policies, including bonus additions (after deduction of sums re-assured)	£510,114 5 4
Surrenders	30,566 10 6
Annuities	35,232 13 1
Commission	23,926 4 8
Expenses of management	56,637 19 2
Dividend and bonus to shareholders	35,000 0 0
Income tax	3,243 17 0
Amount of funds at the end of the year, as per Second Schedule	5,187,927 11 10
	£5,882,649 1 7

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STANDARD LIFE—*Concluded.*

Balance Sheet on 15th November, 1878.

Liabilities.

Shareholders' capital, paid up		£120,000	0	0
Assurance and Annuity Fund		5,045,897	17	11
Balance brought forward from last investigation (1875)		22,029	13	11
Total funds as per First Schedule		£5,187,927	11	10
Claims under policies admitted but not matured		216,096	8	3
Dividends to proprietors outstanding		10,277	1	0
		£5,414,301	1	1

Assets.

Mortgages on property within the United Kingdom		£4,075,276	19	10
Mortgages on property out of the United Kingdom		86,587	6	6
Loans on the Company's policies within their surrender value		259,713	8	5
Investments—				
British Government securities		39,185	19	9
Indian and Colonial Government securities		267,701	6	2
United States Government securities		5,442	5	5
Railway and other debentures and debenture stocks		50,000	0	0
House property—				
Freehold	£133,080 4 7			
Leasehold	30,353 1 11			
		163,433	6	6
Stocks of the Bank of Scotland and of the Royal Bank of Scotland (the liability of these banks is limited)		38,215	14	8
Feu duties		17,382	5	4
Reversions		28,627	17	1
Loans upon personal security with policies of assurance, repayable by instalments		74,499	11	1
Agents' balances in course of collection (since accounted for)		182,401	9	6
Outstanding premiums and proportions of premiums		63,197	2	5
Interest accrued, but not due		33,535	11	1
Interest due, but not paid		449	5	3
Cash in bank—				
On deposit	£29,159 9 0			
Less overdrawn on current account	649 9 4			
		28,509	19	8
Deed and receipt stamps on hand		141	12	5
		£5,414,301	1	1

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THE STAR LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Chairman—MR. ALDERMAN MCARTHUR, M.P. | *Secretary*—WM. WILBERFORCE BAYNES.

Principal Office—32 Moorgate Street, London, England.

Agent in Canada—ABRAM WM. LAUDER. | *Head Office in Canada*—Toronto.

(Organized or Incorporated 1843. Commenced business in Canada, 6th Nov., 1868.)

CAPITAL.

Amount of capital authorized or subscribed for £600,000 stg	$486,666 67
Amount paid up in cash, £5,000 stg	24,333 33

Amount of premiums received in cash during the year on life policies in Canada	$18,903 31

Amount paid during the year on claims in Canada, viz. :—

On account of death claims	$13,626 67	
Add bonus on death claims	1,469 72	
Net amount paid on account of claims		$15,096 40
Amount paid for surrendered policies		1,782 44
Total net amount paid to policy-holders in Canada		$16,878 84

ASSETS IN CANADA.

Dominion stock in deposit with Receiver General	$100,343 68
Mortgages on real estate in Canada	483,990 00
Total assets in Canada	$584,333 68

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted	$5,193 47
Net reserve on all outstanding risks in Canada	No return.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	43	
Amount of said policies		$116,021 33
Number of policies become claims in Canada during the year	5	
Amount of said claims		13,626 67
Number of policies in force in Canada at date	278	
Amount of said policies		607,310 72

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STAR LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:

(1) By death	5	$13,626 67
(2) By surrender (For which cash value has been paid, $1,782.44.)	5	8,273 27
(3) By lapse	10	18,493 33
Total	20	$40,393 27

Policies in force at beginning of year in Canada	255	$531,682 67
do issued during the year	43	116,021 38
do terminated as above	20	40,393 27
do in force at date of statement	278	607,310 72

Number of insured lives at beginning of year in Canada	244
do new insurers during the year	42
do deaths during the year among the insured	5
do insured whose policies have been terminated during the year otherwise than by death	15
do insured lives at date of statement	266

Subscribed and sworn to, 15th March, 1879, by

A. W. LAUDER.

(Received, 17th March, 1879.)

Genaral Business for the Year ending 31st December, 1878.

(*Abstracted from Director's Report, London, England, 3rd March,* 1879.)

During the year 2,014 policies were issued for the assurance of £623,010, the annual premiums on which amount to £18,758 2s. 5d.

The sum of £8,073 18s. 5d. has been received for the purchase of 27 immediate annuities, amounting to £881 18s. 5d.

Claims have arisen during the year in respect of 255 policies, amounting to £103,781 6s. 4d., including bonus additions of £8,497 9s. This sum is £11,393 11s. 6d. less than the amount reported last year, and is considerably within the average expected and provided for in the tables of the Society

The total sums paid in claims since the establishment of the Society, now amounts to £1,595,301 9s.

The income of the Society during the past year has been £277,114 18s. 3d., derived from the following sources :—Premiums on policies, £201.584 17s. 1d.; purchase of annuities, £8,073 18s. 5d.; interest on invested funds, £67,456 2s. 9d.

The sum of £126,422 12s. has been added during the year to the Assurance Fund of the Society, which now amounts to £1,599,212 14s. 2d.

The average rate of interest on the investments of the Society during the year has been £4 12s. 6d. per cent.

Revenue Account for the Year ending 31st December, 1878.

Amount of funds at the beginning of the year		£1,477,790 2 2
Premiums	£207,341 4 2	
Less re-assurance premiums	5,756 7 1	
		201,584 17 1
Consideration for annuities granted		8,073 18 5
Interest and dividends		67,456 2 9
Profit on sale of securities		1,507 0 0
		£1,756,412 0 5

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STAR LIFE—*Continued.*

Claims under policies		£103,781	6	4
Surrenders		7,907	14	8
Surrenders of bonus		220	7	3
Annuities		4,000	13	8
Commission		13,885	17	4
Expenses of management	£14,157 18 8			
Medical fees	1,718 18 2			
		15,876	16	10
Dividends to shareholders		250	0	0
Bonus abatement of premiums		6,276	10	2
Amount of funds at the end of the year, as per Second Schedule		1,604,212	14	2
		£1,756,412	0	5

Balance Sheet on the 31st December, 1878.

LIABILITIES.

Shareholders' capital paid up	£5,000	0	0
Assurance and Annuity Fund	1,599,212	14	2
Total funds as per First Schedule	1,601,212	14	2
Claims admitted and announced, but not paid	33,544	4	0
	£1,637,756	18	2

ASSETS.

Mortgages on property within the United Kingdom	£263,861	4	3
Mortgages on property out of the United Kingdom	100,100	0	0
Loans on the Society's policies, within their surrender value	87,670	10	0
Investments—			
British Government securities	34,940	0	0
Indian and Colonial Government securities	157,169	9	10
Railway guaranteed stock	24,940	0	0
Railway debenture stock	7,840	0	0
Railway preference stock	385,133	18	3
House property (office premises, 32 Moorgate Street)	3,683	1	3
Wesleyan Methodist chapels (trustees of)	159,588	5	0
Other Methodist chapels (trustees of)	10,550	0	0
Congregational chapels (trustees of)	22,100	0	0
Baptist chapels (trustees of)	31,762	10	0
Local Boards, secured on Parliamentary rates	240,167	6	10
Agents' balances (premiums in course of collection)	40,962	3	1
Outstanding premiums (head office)	5,269	3	1
Half-credit premiums	25,062	14	1
Outstanding interest	1,278	10	10
Accrued interest to 31st December, 1878	25,545	17	9
Cash in hand and on current account	3,132	3	11
Cash on deposit account	7,000	0	0
	£1,637,750	18	2

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STAR LIFE—*Concluded.*

Valuation Balance Sheet as at 31st December, 1878.

Net liability under assurance and annuity transaction (as per summary statement provided in Schedule 5)	£1,353,485	0	0
Surplus	245,727	14	2
	£1,599,212	14	2
Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2)	£1,599,212	14	2
	£1,599,212	14	2

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THE SUN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—THOMAS WORKMAN. | *Managing Director*—M. H. GAULT.

Secretary—R. MACAULAY. | *Head Office*—Montreal.

Organized or Incorporated, 1865. Amended in 1870 and 1871.

(Commenced business in Canada, June, 1871.)

CAPITAL.

Amount of joint stock capital authorized	$1,000,000 00
Amount subscribed for	500,000 00
Amount paid up in cash	62,500 00

(*For List of Stockholders see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loan on real estate by bond or mortgage, first liens	$109,262 00
The same, second liens	18,424 55

(Amount of loans as above on which interest has not been paid within one year previous to statement, $18,424.55.)

Stocks, bonds and debentures owned by the Company, viz.:—

	Cost price.	Market value.
Montreal Loan and Mortage Company	$34,800 00	$36,300 00
Montreal Bank Stock	50,544 50	40,020 00
Exchange Bank	10,642 50	6,900 00
Molsons' Bank	2,062 89	1,700 00
Stratford debentures	27,423 00	27,423 00
Belleville do	5,269 53	5,269 53
Côté St. Louis debentures	18,200 97	18,200 97
Total cost and market value	$148,943 39	$135,813 50

Carried out at cost value		$148,943 39
Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals		4,126 68
Cash on hand and in banks		13,261 17
Bills receivable		9,186 24
Agent's ledger balances	$17,185 87	
Deduct cost of collection	1,211 22	
		15,974 65
Total		$319,178 68

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SUN MUTUAL LIFE—*Continued.*

OTHER ASSETS.

Interest due and accrued		6,539 02
Gross premiums due and uncollected on policies in force	$3,916 41	
Gross deferred premiums on same	17,752 19	
Gross outstanding and deferred premiums	$21,668 60	
Deduct cost of collection at 10 per cent	2,166 86	
Net outstanding and deferred premiums		$19,501 74
Office furniture, less 10 per cent off		706 59
Sundry accounts due the Company		3,599 57
Total		349,525 60
Deduct from cost of debentures to reduce to market value		13,129 89
Total assets		$336,395 71

LIABILITIES.

*Amount computed to cover the net reserve on all outstanding policies in Canada	$237,826 39	
Deduct net value of policies re-insured in other companies	246 02	
Net re-insurance reserve		237,580 37
Claims for death losses—		
Due and unpaid and awaiting proper discharge	$2,000 00	
Adjusted and not due	1,000 00	
Unadjusted and not resisted	2,500 00	
Total unsettled claims		$5,500 00
Half-yearly dividend to stockholders, due 1st January, 1879		2,500 00
Debentures—Sinking Fund		1,074 46
Total liabilities—Life Department		$246,654 83
Liabilities—Accident Department		7,373 66
Total liabilities (exclusive of capital stock)		$254,028 49
Surplus as regards policy-holders		$82,367 22
Capital stock paid up		62,500 00
Surplus over all liabilities and capital		$19,867 22

INCOME DURING THE YEAR.

(*Life Department.*)

Gross cash received for premiums	$100,580 44	
Deduct premiums paid to other companies for re-insurances	273 00	
Total premium income		$100,307 44
Amount received for interest		17,377 74
Total income		$117,685 18

*On the basis of the American experience with 4½ p. c. interest.

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SUN MUTUAL LIFE—*Continued.*

EXPENDITURE DURING THE YEAR.

(*Life Department.*)

Cash paid for death claims	$21,500 00
Cash paid for surrendered policies	3,504 68
Cash paid for interest or dividends to stockholders	5,000 00
Cash dividends paid to policy-holders (including $74·30 bonus addition to death claims)	2,804 95
Paid for establishing agencies in new and distant parts	3,078 71
Interest paid on deposits, &c	133 04
Commissions, salaries and other expenses of officials, including medical fees	38,922 84
Taxes, licenses, insurance stamps and law expenses	1,031 50
Rent, fuel, gas, &c	1,878 38
Paid for office furniture	76 30
Advertising, printing and stationery, postage, express charges, &c	4,933 63
Total expenditure	$82,864 03

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	706	
Amount of said policies		$1,146,200 00
*Number of policies become claims in Canada during the year	14	
*Amount of said claims		22,000 00
Number of policies in force in Canada at date	2056	
Amount of said policies	$3,374,683 43	
Bonus Additions	15,707 18	
Total	$3,390,390 61	
Amount of said policies re-insured in other licensed companies in Canada	8,000 00	
Not amount of policies in force at 31st December, 1878		3,382,390 61

Number and amount of policies terminated during the year in Canada:

(1) By death	*14	$22,000 00
(2) By expiry	2	6,000 00
(3) By surrender (For which cash value has been paid $3,256.56.)	65	92,678 10
(4) By surrender, $80,500.00. (No. 36.) (For which paid-up policies have been granted to amount of $13,853.53.) Difference of amounts carried out		66,646 47
(5) By lapse	411	584,250 00
(6) By reduction (for which $41 cash value was paid)		1,000 00
(7) By reduction		5,000 00
Total	492	$776,574 57

*One claim for $5,000 is not included, as the assured is thought to be still living.

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SUN MUTUAL LIFE—*Concluded.*

Policies in force at beginning of year	1835	$2,995,058 00
Policies issued and revived during the year	871	1,349,353 53
Policies terminated as above and by change to paid-up policies	528	590,428 10
Policies terminated otherwise	122	179,300 00
Gross policies in force at date of statement	2056	3,374,683 43

Bonus Additions—$15,707.18.

Number of insured lives at beginning of year	†1769
Number of new insurers during the year	782
Number of deaths during the year among insured	14
Number of insured whose policies have been terminated during the year otherwise than by death	568
Number of insured lives at date of statement	1969

Subscribed and sworn to, 21st April, 1879, by

M. H. GAULT,
Managing Director.

R. MACAULAY,
Secretary.

(Received 22nd April, 1879.)

†Returned last year, 1757. The joint lives were counted as single lives.

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THE TORONTO LIFE ASSURANCE AND TONTINE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—WILLIAM J. MACDONELL. | *Secretary*—ARTHUR HARVEY.

Head Office—Toronto.

(Organized or Incorporated March 2nd, 1872; Commenced business in Canada, September 1st, 1872.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$100,000 00
Amount of joint stock capital paid up in cash	28,393 40

(*For list of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Real estate (less encumbrances) held by the company			$ 2,083 19
Amount secured by way of loan on real estate by bond or mortgage, first liens			13,672 26
The same, second liens			3,100 00
*Amount of loans as above on which interest has not been paid within one year previous to statement, $2,900.			
Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals			456 38
Stocks and bonds held by the company:—	Par value.	Market value.	
Town of Belleville debentures	$17,000 00	$16,100 00	
Town of Stratford do	5,500 00	5,225 00	
City of Toronto do	2,400 00	2,376 00	
Village of Bracebridge do	600 00	600 00	
Town of Brampton do	2,500 00	2,300 00	
Township of Macaulay do	300 00	300 00	
Total par and market value	$28,300 00	$26,901 00	
Carried out at market value			26,901 00
Cash in bank			3,825 67
Bills receivable			278 07
Agents' ledger balances			901 06
Total			$51,217 63

OTHER ASSETS.

* Interest due	$758 02	
Interest accrued	849 57	
Total carried out		1,607 59
Gross premiums due and uncollected on policies in force	$1,019 11	
Gross deferred premiums on policies in force	757 89	
Total outstanding and deferred premiums	$1,777 00	
Deduct cost of collection at 10 per cent	75 78	
[illegible]		1,701 32
Net outstanding and deferred premiums		
Unpaid calls on stock		793 42
Total assets		$55,319 86

* Interest paid between the end of financial year and the rendering of the statement.

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TORONTO LIFE ASSURANCE AND TONTINE—*Continued.*

LIABILITIES.

*Net amount of re-insurance reserve	$21,306 77
Due on account of loans	1,050 00
Total liabilities	$22,356 77
Surplus on policy-holders account	$32,963 09
Capital stock paid up in cash and unpaid calls	29,186 82
Surplus above all liabilities and capital called up	$3,776 27

INCOME.

Cash received for premiums	$5,416 09
Premium notes, loans or liens taken in part payment of premiums	1,019 11
Total premium income	$6,435 20
Amount received for interest or dividends	2,867 92
Total income	$9,303 12

EXPENDITURE.

Cash paid for surrendered policies	$ 408 34
Commission, salaries and other expenses of officials	2,076 21
Taxes, licenses, fees or fines	18 74
Miscellaneous Payments, viz:—	
Postage, Telegraph, and Express, $60.14; Printing and Stationery, $53.00; Advertising, $11.50; Sundries, $10.64	135 28
Total expenditure	$2,638 57

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	44	
Amount of said policies		$49,138 00
Number of policies become claims in Canada during the year	None.	
Number of policies in force in Canada at date	202	
Amount of said policies		209,190 14

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By surrender (For which cash value has been paid $408.34.)	4	$7,500 00
(2.) By surrender, $5,000.00. (For which paid-up policies have been granted to amount of $701.14.)		
Difference of amounts carried-out		4,298 86
(3.) By lapse	79	103,400 00
Total	83	$115,198 86

*Reserve at 4½ per cent., based on Institute of Actuaries, H.M. table.

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TORONTO LIFE ASSURANCE AND TONTINE—*Concluded.*

Policies in force at beginning of year	241	$275,551 00
Policies issued during the year	44	49,138 00
Policies terminated	83	115,198 86
Policies in force at date of statement	202	209,490 14

Number of insured lives at beginning of year	239
Numberer of new insurers during the year	43
Number of deaths during the year among insured	
Number of insured whose policies have been terminated during the year otherwise than by death	85
Number of insured lives at date of statement	197

Subscribed and sworn to, 29th January, 1879, by

W. J. MacDONELL,
President.

A. HARVEY,
Secretary.

(Received, 30th January, 1879.)

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THE TRAVELERS' INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JAMES G. BATTERSON. | *Secretary*—RODNEY DENNIS.

Principal Office—Hartford, Conn., U.S.

Agent in Canada—THOMAS SIMPSON. | *Head Office in Canada*— 199 St. James St., Montreal.

(Organized or Incorporated, June 17th, 1863. Commenced business in Canada, July 1st, 1865.)

CAPITAL.

Amount of capital authorized	$1,000,000 00
Amount subscribed for and paid up in cash	600,000 00

Amount of premiums received in cash during the year on life policies in Canada	92,828 56

Amount paid during the year on claims in Canada, viz.:—

On account of death claims	$30,653 27	
do matured endowments	1,000 00	
Net amount paid on account of claims		$31,653 27
Amount paid for surrendered policies		1,390 00
Total net amount paid to policy-holders in Canada		$33,043 27

ASSETS IN CANADA.

United States bonds in deposit with Receiver-General	$140,000 00
Real estate in Canada owned	2,400 00
Cash in hand and in banks in Canada	10,965 84
Total assets in Canada	$153,365 84

LIABILITIES IN CANADA.

(*Under policies issued previous to* 31*st March*, 1878.)

Amount of claims on policies in Canada unsettled but not resisted		$1,000 00
*Amount computed or estimated to cover the net reserve on all outstanding policies in Canada	$353,142 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.	28,220 00	
Difference carried out		324,922 00
Total net liabilities to said policy-holders in Canada		$325,922 00

* Reserve at 4½ per cent, Institute H.M. Tables.

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TRAVELERS'—*Continued.*

LIABILITIES IN CANADA.

(*Under policies issued subsequent to* 31*st March*, 1878.)

*Amount computed or estimated to cover the net reserve on all outstanding policies in Canada	$8,348 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.	2,135 00	
Difference carried out		$6,213 00
Total net liabilities to said policy-holders in Canada		$6,213 00
Total net liabilities to all policy-holder in Canada		$332,135 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	241	
Amount of said policies		$375,785 00
Number of policies become claims in Canada during the year	†27	
Amount of said claims		†21,653 27
Number of policies in force in Canada at date	2,141	
Amount of said policies		3,102,179 00

Number and amount of policies terminated during the year in Canada:—

(1.) By death	14	20,324 00
(2.) By maturity	2	1,500 00
(3.) By expiry	2	1,500 00
(4.) By surrender and change. (For which cash value has been paid $1,390.)	39	147,211 00
(5.) By lapse	257	386,800 00
Total	314	$557,335 00

Policies in force at beginning of year	2,114	$3,130,487 00
Policies issued during the year	341	529,027 00
Policies terminated	314	557,335 00
Policies in force at date of statement	2,141	3,102,179 00

Number of insured lives—No return.

Subscribed and sworn to, 21st March, 1879, by

THOMAS SIMPSON.

(Received, 22nd March, 1879.)

General Business, Life, for the Year ending 31st December, 1878.

INCOME DURING THE YEAR 1878.

Total premium income	$1,226,459 09
Cash received for interest and dividends	244,579 31
do as discount on claims paid in advance	1,113 04
do for rents	4,482 94
do for profits on bonds, stocks, or gold, sold	36,450 75
Total income	$1,513,085 13

* Reserve at 4½ per cent., Institute H.M. Tables.

† Including policies for indemnity paid to insurants under life policies for total disability.

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TRAVELERS'—*Concluded.*

DISBURSEMENTS DURING THE YEAR, 1878.

Total amount paid for losses and matured endowments	$470,745 56
Cash paid to annuitants	1,150 00
Cash paid for surrendered policies	43,410 10
Cash paid to stockholders for interest and dividends	72,000 00
General expenses	515,923 58
Total disbursements	$1,103,229 24

ASSETS.

Cost value of real estate (less encumbrances)	$636,729 83
Loans on bonds or mortgages (first lien) on real estate	2,256,193 13
Loans secured by pledge of bonds, stocks, or other marketable collaterals	22,100 00
Cost value of stocks and bonds owned	1,567,728 51
Cash on hand and in banks	127,904 69
Agents' balances and bills receivable	5,175 90
	$4,615,832 06
Deduct depreciation from cost of assets	165,413 47
Total net or ledger assets, less depreciation	$4,450,418 57

OTHER ASSETS.

Interest due and accrued	57,766 39
Net amount of uncollected and preferred premiums	92,028 64
Total assets	$4,600,213 62
Including items not admitted	5,175 90

LIABILITIES.

Net re-insurance reserve	$2,902,233 34
Total unsettled claims	139,500 00
Amount due on account of salaries, rent, &c	5,000 00
Liabilities on Policy-holders' Account	$3,046,733 34
Gross surplus on Policy-holders' Account	$1,548,304 38

RISKS AND PREMIUMS.—(LIFE POLICIES.)

Number of policies issued during the year	1,980	
Amount of said policies		$3,175,828 00
Number of policies terminated during the year	1,914	
Amount terminated		3,682,792 00
Number of policies in force at date	11,130	
Net amount in force		18,269,355 00

(Signed) J. G. BATTERSON,
President

do RODNEY DENNIS,
Secretary.

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THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JOHN E. DEWITT. | *Secretary*—JAMES P. CARPENTER.

Home Office—Augusta, Maine. | *Director's Office*—Boston, Mass.

Agent in Canada—WILLIAM MULOCK. | *Head Office in Canada*—Toronto.

(Organized or Incorporated, July 17th, 1848.)

NO CAPITAL.

Gross amount of premiums received in cash during the year on life policies in Canada	$100,800 92	
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada	6,436 00	
Total net premium income in Canada		$107,236 92

Amount paid during the year on claims in Canada, viz.:		
On account of death claims (Of which $2.000 accrued in 1877.)	$17,300 00	
On account of matured and discounted endowments	32,050 00	
Net amount paid on account of claims		$49,350 00
Amount paid for surrendered policies		15,974 22
Amount paid for dividends or bonuses to policy-holders, and reduction of premium		3,044 64
Total net amount paid to policy-holders in Canada		$ 68,368 86

ASSETS IN CANADA.

U.S. bonds (6's of 1881), in deposit with Receiver-General	$100,000 00
Mortgages on real estate in Canada	4,000 00
Accrued and past due interest	1,819 88
Total assets in Canada	$105,819 88

LIABILITIES IN CANADA.

(*Under policies issued previous to* 31*st March*, 1878.)

Amount of claims on policies in Canada unsettled but not resisted			$5,000 00
Amount of claims in Canada resisted (Of which $12,000 accrued in previous years.)			15,000 00
Unpaid dividends			528 07
Premiums paid in advance			977 50
*Amount computed to cover the net reserve on all outstanding policies in Canada		$467,229 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 p.c.	$8,765 60		
Also deduct premium notes	57,611 00		
		66,376 60	
Difference carried out			400,852 40
Total net liability to said policy-holders in Canada			422,357 97

* Based on American Experience Table of mortality, 4½ p.c. interest.

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UNION MUTUAL LIFE—*Concluded.*

LIABILITIES IN CANADA.

(*Under policies issued subsequent to* 31*st March*, 1878.)

Amount of claims in Canada unsettled but not resisted		$1,000 00
*Amount computed to cover the net reserve on all outstanding policies in Canada	$5,180 00	
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 p.c	1,363 17	
Difference carried out		3,816 23
Premiums paid in advance		3,963 51
Total net liabilities to said policy-holders in Canada		$8,779 74

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	229	
Amount of said policies		$343,550 00
Number of policies become claims in Canada during the year (exclusive of discounted endowments)	23	
Amount of said claims		37,100 00
Number of policies in force in Canada at date	1,844	
Amount of said policies		2,865,343 00

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death	16	$27,800 00
2. By maturity and discounted	23	32,050 00
3. By expiry	1	2,000 00
4. By surrender	80	79,562 00
(For which cash value has been paid $15,974.22.)		
5. By surrender, $125,186.00. (For which paid-up policies have been granted to amount of $50,681.00.)		
Difference of amount carried out		74,505 00
6. By lapse	286	477,000 00
Total	406	$692,917 00

Policies in force at beginning of year	1,999	$3,254,686 00
Policies issued during the year, and restored and increased	447	609,981 00
Policies terminated as above, and by change to paid-up policies	485	743,598 00
Policies decreased		85,576 00
Policies not taken	117	170,150 00
Policies in force at date of statement	1,844	2,865,343 00

No return as to insured lives.

Subscribed and sworn to, 24th March, 1879, by

JOHN E. DEWITT,
President.
J. P. CARPENTER,
Secretary.

(Received, 27th March, 1879.)

* Based on American Experience Table of mortality, 4½ p. c. interest.

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THE UNITED STATES LIFE INSURANCE COMPANY, CITY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

President—JAMES BUELL. | *Secretary*—C. P. FRALEIGH.

Principal Office—New York City.

Agent in Canada— | *Head Office in Canada*—

(Organized or incorporated, February, 1850.)

CAPITAL.

Amount of capital authorized	$1,000,000 00
Amount subscribed for and paid up in cash	250,000 00
Scrip capital	160,000 00

Amount of premiums received in cash during the year on life policies in Canada	$3,057 61

Amount paid during the year on claims in Canada	None.
Amount paid for surrendered policies	$29 88
Amount paid for dividends or bonuses to policy-holders	196 75
Total net amount paid to policy-holders in Canada	$226 63

ASSETS IN CANADA.

United States bonds in deposit with Receiver-General	$70,000 00

LIABILITIES IN CANADA.

Amount computed to cover the net reserve on all outstanding policies in Canada	$8,806 00	
Premiums, less cost of collection at 10 per cent	326 88	
Difference carried out		$8,479 12
Total net liability to policy-holders in Canada		$8,479 12

MISCELLANEOUS.

The company has done no new business during the year.

Number of policies become claims in Canada during the year	None.	
Number of policies in force in Canada at date	31	
Amount of said policies		$92,475 00

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UNITED STATES LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
(1.) By surrender (For which cash value has been paid, $29.88. (2.) By surrender, $13,000. (For which paid-up policies have been granted to amount of $1,805. Difference of amount carried out		$11,195 00
(3.) By lapse	4	13,500 00
Total	4	$24,695 00

Policies in force at beginning of year	33	$107,170 00
Policies restored	2	10,000 00
Policies terminated	4	24,695 00
Policies in force at date of statement	31	92,475 00

Number of insured lives.—No return.

Subscribed and sworn to, 24th April, 1879, by

GEO. H. BURFORD.

(Received, 26th April, 1879.)

General Statement for the Year ending 31st December, 1878.

BALANCE SHEET.

DR.		CR.	
To Reserve at 4½ per cent. American Table, (N.Y. State Standard)	$3,960,113 00	By Bonds and mortgages	$2,120,100 55
Claims in course of settlement	73,960 00	United States and New York City and County and other city bonds	2,076,051 50
Premiums paid in advance	4,129 11	Real estate	139,000 00
Liability for lapsed policies presentable for surrender	6,886 00	Cash in banks and trust company	160,550 43
Accrued rents and unpresented accounts	2,984 91	Cash in office	145 04
Surplus as regards policy-holders	826,873 99	Loans on policies	126,638 91
		Call loans secured by U.S. and other stocks and bonds and mortgages	51,282 37
		Balances due by agents, secured	18,341 13
		Interest accrued	70,937 08
		Deferred premiums, less 10 per cent. for collection	71,394 00
		Premiums in course of collection, less 10 per cent.	40,506 00
Total	$4,874,947 01	Total	$4,874,947 01

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STATEMENTS

MADE BY

ACCIDENT, GUARANTEE, PLATE-GLASS AND STEAM BOILER

INSURANCE COMPANIES.

IN ACCORDANCE WITH THE CONSOLIDATED INSURANCE ACT, 1877.

12—16½

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LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **ACCIDENT, GUARANTEE** AND **STEAM BOILER** INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDING 31ST DECEMBER, 1878.

ACCIDENT.

The Accident Insurance Company of Canada.
The Citizens' Insurance Company of Canada.
The Sun Mutual Life Insurance Company of Montreal.
The Toronto Life Assurance and Tontine Company.
The Travelers' Insurance Company of Hartford, Conn.

GUARANTEE.

The Canada Guarantee Company (Montreal.)

PLATE-GLASS INSURANCE COMPANY.

The Metropolitan Plate-Glass Insurance Company of New York. Head Office in Canada, Montreal. (No License, but permission granted.)

STEAM BOILER INSURANCE COMPANIES.

The Canadian Steam Users' Insurance Association.
The London Mutual Boiler Insurance Company.

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THE ACCIDENT INSURANCE COMPANY OF CANADA.

Statement for the Year ending 31st December, 1878.

(For List of Shareholders, see Appendix.)

Number of policies issued and renewed during the year	3741	
Amount of insurance thereon		$5,587,850 00
Total revenue—premium and interest		33,994 11
Capital subscribed		136,100 00
Capital paid up		27,120 00
Number of policies become claims in year	165	
Amount paid for claims		7,241 16
Amount of claims in abeyance		None.
Claims disputed		None.

RECEIPTS AND EXPENDITURE.

Receipts.

Premiums	$31,791 42	
Interest	2,027 78	
Capital account	200 00	
Total Income		$34,019 20

Expenditure.

Working expenses, including advertising, postage, printing, travelling expenses, Inspector's expenses, rents and taxes, medical fees, salaries, re-insurances, &c	$10,219 12	
Commissions	8,090 85	
Losses	7,241 16	
Dividend	3,230 40	
Directors' fees	1,087 50	
Loss by Agents	292 55	
Total Expenditure		30,161 58

ASSETS.

Stocks and bonds held by the Company:—

	Par value.	Market value.
Montreal harbor bonds, 6 per cent	$8,000 00	$8,160 00
*Montreal harbor bonds, 6½ per cent	10,000 00	10,350 00
*Montreal warehousing bonds	9,733 33	9,733 33
*Dominion stock	549 67	549 67
Montreal and Champlain bonds	4,866 67	4,769 34
Total par and market value	$33,149 67	$33,562 34

Carried out at market value	$33,562 34
Cash on hand and in bank	6,096 10
Agents' balances reported in hand	3,790 67
Bills receivable	1,030 08
Preliminary Expense Account (books, stationery and agents' equipments on hand)	1,094 26
Accrued interest	174 91
Total assets	$45,748 36

*In deposit with Receiver General.

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ACCIDENT—*Concluded.*

LIABILITIES.

The current liabilities (exclusive of paid up capital) including claims in course of settlement, Directors' fees, commission on agents' balances, rent, &c., amount to	$1,758 13
Dividend for year ending 31st December, 1878, payable 18th January, 1879	1,080 80
Reserve of unearned Premiums	6,500 00
Total liability	$9,338 93
Capital paid up	27,120 00
	$36,458 93
Net surplus as regards stockholders (over and above all liabilities and reserves)	$9,289 43

EDWARD RAWLINGS,
Manager.

Montreal, 31st May, 1879.

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THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

ACCIDENT DEPARTMENT.

	No.	Amount.
Number and amount of policies reported as taken during the year, new and renewed	416	$756,500 00
Amount of premiums on said policies		3,795 44
Number and amount of policies in force 31st December, 1878	367	523,000 00
Amount of premiums on said policies		3,101 75
Number and amount of claims made during the year	32	897 14
Claims resisted or outstanding	None.	

INCOME.

Cash received for premiums	$3,541 67
Cash received for rents, &c	1,143 14
Total cash income	$4,684 81

EXPENDITURE.

Cash paid for losses	$ 897 14
Working expenses, including salaries, commissions, rents, &c	2,062 05
Total cash expenditure	$2,959 19

(*For Assets and Liabilities, see Fire Return.*)

Subscribed and sworn to, 14th March, 1879, by

HUGH ALLAN,
President.

GERALD E. HART,
General Manager.

(Received, 16th, 1879.)

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THE SUN MUTUAL LIFE INSURANCE COMPANY OF MONTREAL.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

LIABILITIES.

Unearned premiums	$2,373 66
Resisted claim in 1876	5,000 00
Total	$7,373 66

INCOME.

Net cash received for premiums	$8,682 54
Premiums in agents' hands	865 15
Total income	$9,547 69

DISBURSEMENTS.

Claims paid during the year	$3,287 82

NEW BUSINESS.

Amount of policies reported as taken during the year		$1,763,000 00
Premiums thereon		7,303 28
Number of policies issued during the year	1,465	
Amount in force at the end of the year		1,993,500 00
Premiums thereon		8,655 19

Subscribed and sworn to, 21st April, 1879, by

M. H. GAULT,
Managing Director.

R. MACAULAY,
Secretary.

(Received, 22nd April, 1879.)

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THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1378.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

Total premiums received during the year on policies in Canada.....		$34,197 33
Amount paid during the year on claims in Canada.....		10,718 74
Number of new policies reported during the year as taken in Canada.....	2,811	
Amount of said policies.....		$4,815,000 00
Number of policies become claims in Canada during the year....	334	
Amount of said claims.....		10,718 74
Number of policies in force in Canada at date.....	2,530	
Amount of said policies.....		4,333,500 00

Subscribed and sworn to, 21st March, 1879, by

THOMAS SIMPSON.

(Received, 22nd March, 1879.)

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THE CANADA GUARANTEE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

(For List of Stockholders, see Appendix.)

BUSINESS.

Number of policies issued during year	1,399	
Amount of said policies		$1,798,850 00
Total amount of policies in force		5,222,950 00
Total annual revenue, premiums and interest		55,142 42
Number of claims during the year	27	
Amount thereof		19,316 03
Claims under consideration (Since ascertained to be excessive.)		10,000 00

FINANCIAL.

Receipts and Disbursements.

Cash received :—		
Premiums of the year	$51,100 17	
Interest	4,739 47	
Claims recovered	1,496 30	
Capital Account	3,700 00	
Total cash income		$61,035 94
Cash expended :—		
Losses paid	$9,316 03	
General working expenses, including rents, taxes, advertising, printing, stationery, postages, correspondents' and Inspectors' expenses, salaries, commission, Directors' fees, &c	17,183 65	
Dividends, two half-years, to 30th June	3,224 61	
Bonuses to insured	2,734 87	
Loss on sale of investments and bad debts written off	53 65	
Total cash expenditure		$32,512 81

ASSETS.

Stocks and bonds held by the Company, viz. :—

	Par Value.	Market Value.
Montreal corporation bonds, 6 p. c.	$21,500 00	$21,930 00
Montreal harbor bonds, 6 p. c.	14,000 00	14,280 00
do do 6½ p. c.	13,000 00	13,455 00
Montreal corporation 6 p. c. school bonds	14,000 00	13,670 00
Montreal warehousing bonds	9,733 33	9,733 33
Montreal and Champlain bonds, 6 p. c.	3,893 33	3,815 46
Victoria, B.C., water-works bonds, 7 p. c.	10,000 00	10,500 00
Dominion stock	399 67	399 67
First Mortgage on property at Windsor, Ont.	1,135 00	1,135 00
Total par and market value	$87,661 33	$88,918 46

Carried out at market value	$88,918 46
Cash on hand and in bank	18,414 68
Agents' balances	1,394 21
Office furniture	1,278 61
Accrued interest	562 55
Bills receivable	735 15
Total assets	$111,303 66

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CANADA GUARANTEE—*Concluded.*

LIABILITIES—EXCLUSIVE OF PAID-UP CAPITAL.

*Reserve of unearned premiums	$15,300 00
Claims under consideration	10,000 00
Directors' fees, agents' commissions, &c	1,392 47
Dividends, 6 months, payable 6th Jan., 1879	1,491 26
Unclaimed dividends	244 70
Total liabilities	$28,428 43

Balance	$82,875 23
Deduct capital paid-up (liability to shareholders)	51,380 00
Net surplus (over and above all liabilities and reserves) to credit of profit and loss	$31,495 23

The resources of the Company are:—

Assets, as above	$111,303 66
Capital subscribed—uncalled	157,520 00
Double liability of shareholders	208,900 00
Total resources for the security of insured	$477,723 66

The Stock of the company is not transferable without the approval of the Directors.

Nature of business strictly confined to guarantee.

This is the only company licensed by the Dominion Government to transact guarantee business which has made the special Government deposit required—$50,000.

EDWARD RAWLINGS,
Manager.

Montreal, 30th May, 1879.

(Received, 2nd June, 1879.)

*Being one-third of the premium of the year, less 10 p.c.

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THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

GUARANTEE DEPARTMENT.

Number and amount of policies reported as taken during the year, new and renewed	920	$1,983,450 00
Amount of premiums on said policies		19,031 50
Number and amount of policies in force at 31st December, 1878	875	1,919,350 00
Amount of premiums on said policies		18,368 75
Amount of claims made during the year		9,006 77
Claims unadjusted	$950 00	
Claims contested, 1877	24,766 97	
Total amount of unsettled claims		$25,716 97

INCOME.

Cash received for premiums, net	$18,707 92
Cash received for interest and rent	1,723 54
Recovered on account of claims	1,175 98
Total cash income	$21,607 24

EXPENDITURE.

Cash paid for losses accrued in 1877	$10,717 46	
Cash paid for losses accrued in 1878	8,056 77	
Total		18,774 23
General working expenses, including salaries, Directors' fees, rent, commission, law charges, &c		7,168 91
Total cash expenditure		$25,943 14

(*For Assets and Liabilities, see Fire Statement.*)

Subscribed and sworn to, 14th March, 1879, by

HUGH ALLAN,
President.

GERALD E. HART,
General Manager.

(Received, 16th March, 1879.)

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THE METROPOLITAN PLATE-GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Amount of capital stock—and paid-up	$100,000 00

ASSETS.

U. S. 4½ per cent. bonds—market value	$117,320 00
Cash in bank and on hand	8,008 48
Debts for premiums	5,415 60
Glass on hand	4,552 41
Interest accrued	420 00
Total assets	$135,716 49

LIABILITIES.

Losses unadjusted	$932 53
50 per cent. of outstanding risks	25,110 85
Total liabilities	$26,043 38

Subscribed and sworn to by

HENRY HARTEAU,
President.

THOS. S. THORP,
Secretary.

NEW YORK, 2nd June, 1879.

(Received, 4th June, 1879.)

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THE CANADIAN STEAM USERS' INSURANCE ASSOCIATION.

Statement for the Year ending 31st December, 1878.

For List of Stockholders see Appendix.

CAPITAL.

Amount of joint stock capital authorized	$500,000 00
Amount subscribed for	100,100 00
Amount paid-up	20,020 00

INCOME.

Premiums	$6,449 31	
Special services rendered	606 83	
Interest on investments	1,288 60	
		$8,344 74

EXPENDITURE.

Salaries, rent, stationery, &c	$5,485 75	
Travelling expenses	1,346 23	
Commission to agents	371 99	
Advertising	257 05	
Claims paid	71 16	
Loss on bills receivable—Premium Account	33 50	
		$7,565 68

ASSETS.

	Market value.	
Investments:—		
$5,000 of Building and Loan Association stock	$5,562 50	
$3,900 of Imperial Loan Company's stock	4,212 00	
$3,440 of Western Assurance Company's stock	4,988 00	
		$14,762 50
Bills receivable, for calls on stock		625 00
do premiums		162 50
Premiums outstanding and in course of remission by agents		658 53
Special services rendered but not yet paid for		100 00
Dividends on investments accrued but not payable till after 1st January, 1879		639 00
Office furniture, including Inspectors' appliances		330 13
Cash in Consolidated Bank		836 65
Cash on hand		159 96
Total assets		$17,774 27

LIABILITIES.

Amount insured under 234 policies against loss or damage by explosion	$584,300

Subscribed and sworn to, 15th July, 1879, by

J. McMURRICH,
Vice-President.

A. F. JONES,
Secretary.

(Received, 16th July, 1879.)

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LONDON MUTUAL BOILER INSURANCE COMPANY (LIMITED).

STATEMENT of business transacted at the Canadian Agency of the London Mutual Boiler Insurance Company (Limited), at Toronto, for the year ending 31st December, 1879.

Number of policies in force	71	
Amount at risk (from damage by explosion of steam boilers) covering buildings, boilers, machinery and stocks, in the Provinces of Ontario and Quebec		$168,270 00
Amount of premiums received		1,981 30
Number of boilers inspected and under the inspection of the company	98	
Amount paid for Inspectors' wages, travelling expenses and commissions		2,906 20

One loss occurred, which, having not been estimated, no claim has yet been sent in.

W. ROWLAND,
General Agent.

Toronto, 31st December, 1878.

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DOMINION ACTS PASSED DURING THE SESSION OF 1879, HAVING REFERENCE TO INSURANCE.

An Act to reduce the Capital Stock of the Quebec Fire Insurance Company.

An Act to amend the Act incorporating "The Canada Life Assurance Company."

An Act to incorporate the North American Mutual Life Insurance Company.

An Act to amend the Act of incorporation of "The Confederation Life Association."

An Act to amend the Act respecting the "Isolated Risk and Farmers' Fire Insurance Company of Canada," and to change the name thereof to the "Sovereign Fire Insurance Company of Canada."

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APPENDIX.

LIST OF SHAREHOLDERS.

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THE ACCIDENT INSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Alexander, Wm	Toronto	500	100
Anderson, Robert	Montreal	4,500	900
Brydges, C. J	do	1,000	200
Blaikie, John L	Toronto	2,000	400
Burns, Adam	Halifax	200	40
Black, Chas. J	Montreal	1,000	200
Campbell, Robert	do	5,000	1,000
Craig, D. J	do	1,000	200
Cramp, Thomas	do	1,700	340
Davidson, Thomas	do	2,500	500
Dunn, T. H	Quebec	500	100
Domville, Hon. Jas	St. John, N.B.	500	100
Ferrier, Hon. Jas	Montreal	17,500	3,500
Foster, A. M	do	2,000	400
Galt, G.C.M.G., Sir A. T	do	14,500	2,900
Garneau, Pierre	Quebec	500	100
Girdwood, G. P. (in trust)	Montreal	1,000	200
Hatton, J. C.	do	1,000	200
Kenny, Thos. E	Halifax	200	40
Lewis, F. J	Peterboro', Ont.	500	100
Mackay, Edward	Montreal	5,000	1,000
Macdougall, D. L	do	5,000	1,000
Moore, Samuel	Quebec	1,000	200
Moore, Wm	do	1,000	200
Mackenzie, Thos	Sorel	1,000	200
Michie, James	Toronto	1,000	200
McMurrich, Hon. John	do	2,000	400
Morrow, J. B	Halifax	200	40
McInnes, Donald	Hamilton	400	80
Nicholson, J. W	St. John, N.B.	500	100
Nicholson, Robert	Montreal	3,300	660
Rankine, John	do	5,000	1,000
Rawlings, Edward	do	6,500	1,300
Rose, James	do	5,000	1,000
Reekie, R. J	do	9,000	1,800
Ross, James G	Quebec	5,000	1,000
Robertson, Andrew	do	5,000	1,000
Richardson, M.D., J H	Toronto	1,000	200
Ramsay, A. G.	Hamilton	400	80
Robertson, James	Montreal	1,000	200
Rendall, G. M	do	2,000	400
Riddle, Alex F	do	500	100
Simpson, Wm	do	1,000	200
Simpson, M.D., Thos	do	1,000	200
Stuart, Ernest	do	1,000	200
Scott, Henry	Quebec	500	100
Sanford, W. E	Hamilton	100	20
Smith, Hon. D. A	Montreal	1,000	200
Stairs, Hon W.J	Halifax	200	40
Tiffen, Thos	Montreal	5,000	1,000
Thomson, D C	Quebec	500	100
Torrance, G. W	Toronto	1,000	100
Turner, James	Hamilton	400	80
Withall, Wm	Quebec	1,000	200
Walker, Alex	Montreal	5,000	1,000
	Total	136,100	27,120

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ANCHOR MARINE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Address.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Austin, James	Toronto	8,400	840
Allen J. K	Newcastle	1,700	170
Bethune, R. H	Toronto	2,600	260
Breen, Jas., jr	Montreal	8,400	840
Briggs, Thomas	Kingston	8,400	840
Britton, B. M	do	8,400	840
Bunton, W	Burlington	8,400	840
Barrett, R. G	Toronto	5,000	500
Cartwright, Jas. S	Napanee	4,200	420
Cartwright, John R	Cobourg	4,200	420
Cluxton, W	Peterboro'	3,400	340
Coffee, L., & Co	Toronto	8,400	840
Copp, Clark & Co	do	4,200	420
Cramp, Thomas	Montreal	5,000	500
Davidson, D	Toronto	5,000	500
Delaporte, A. V. & Co	do	9,300	930
Downey, John	do	8,400	840
DeWolf, Thos. L	Halifax	5,000	500
DeVeber, J. S. B	St. John, N.B	3,000	300
Downey, R. & Bro	Napanee	1,200	120
Dundas, J. R	Lindsay	4,200	420
Elliot, Wm	Toronto	16,800	1,680
English, C. E	do	28,600	2,860
Fisher, D	do	3,400	340
Fulton, A. T	do	7,500	750
Fraser, George	Halifax	5,000	500
Gzowski, C. S	Toronto	8,400	840
Galbraith, D	do	16,800	1,680
Gillespie, John	do	8,400	840
Godson, A. W	do	4,200	420
Gould, C. H	Montreal	1,700	170
Girdlestone, G. W	Windsor	900	90
Howland, Sir W. P	Toronto	16,800	1,680
Hay, Robert	do	8,400	840
Hargraft, Wm., M.P.P	Cobourg	5,900	590
Howland, W. H	Toronto	7,200	720
Hughes, J. W	Detroit	3,600	360
Hargraft, George R	Cobourg	2,500	500
Jarvis, C. E. L	St. John, N.B	3,000	300
Jarvis, W. M	do	3,000	300
Kirkpatrick, Geo. A	Kingston	8,400	840
Kirkpatrick, J. C	Goderich	1,000	100
Laidlaw, D	Toronto	5,000	500
Laidlaw, J. D	do	3,400	340
Low, Philip	Picton	1,700	170
MacPherson, Hon. D. L	Toronto	8,400	840
Maclennan, Jas	do	8,400	840
Mathews, W. D	do	5,000	500
Meyers, A. H	do	2,600	260
Magor, John	Montreal	4,200	420
McCabe, Wm	Toronto	25,200	2,520
Price, Cornelius V	Kingston	4,200	420
Pellatt & Osler	Toronto	2,500	250
Plumb, D. Charles	do	8,400	840
Plumb, Frederick	do	8,400	840
Paint, Peter, jr	Port Hawkesbury	5,000	500
Roaf, W. & J. R	Toronto	8,400	840
Robson, John J	Newcastle	1,000	100
Ross, A. M	Goderich	900	90

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ANCHOR MARINE—*Concluded.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Raphael, T. W	Montreal	1,700	170
Ruby, W. H	Port Elgin	3,400	340
Smith, G. F	St. John, N. B	3,000	300
Smith, Thompson	Toronto	5,000	500
Smith, E. A	do	5,000	500
Smith, Larratt W., D.C.L	do	7,500	750
Stuart, John	Hamilton	8,400	840
Sloan, Samuel	Goderich	900	90
Simpson, Hon. John	Bowmanville	1,000	
Scott & Walmsley	Toronto	5,000	500
Scott, Jas	do	6,800	680
Thomson, Wm	do	7,500	750
Troop, H. D	St. John, N.B	3,000	300
Turner, James	Hamilton	8,400	840
Trew, T. E. P	Kincardine	200	20
Vindin, E. S	Port Hope	8,400	840
Waldie, John	Wellington Square	8,400	840
Whitehead, C. J	Toronto	1,700	170
Yates, Horatio	Kingston	8,400	840
Younie, Abraham	Darlington	3,400	340
Add dividends appropriated to payment of stock			1,095
Total		$478,100	$49,055

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THE BRITISH AMERICA ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Anderson, R. G	Toronto	1,250	1,250
Atkinson, Mary	Markham	3,800	3,800
Armstrong, John	Tattenfree, Ireland	1,900	1,900
Allan, Hon. G. W	Toronto	3,150	3,150
Austin & Bethune, in trust	do	2,000	2,000
Birchall, T. W	St. Catherines	100	100
Bell, Thos	Toronto	300	300
Bull, Hon. H. B	Hamilton	600	600
Boyd, G. J	Toronto	2,500	2,500
Bethune, Uriah	Scotland	3,000	3,000
Bernard, H	Ottawa	1,400	1,400
Baker, Stephen (dead)	Not known	150	150
Ball, Abram F. H	Galt	7,600	7,600
Boulton, D'arcy	Cobourg	50	50
Buntin, Alex	Montreal	14,250	14,250
Brodie, J. L., in trust	Toronto	9,550	9,550
Baines, E. R., in trust	Hamilton	2,750	2,750
Boswell, Mrs	Ottawa	1,350	1,350
Betley, M	Toronto	3,500	3,500
British Canadian Loan Investment Co	do	2,000	2,000
Boyd, Mary T	Yorkville	5,850	5,850
Boyd, George	Toronto	2,750	2,750
Bescoby, Edward	York Township	900	900
Carey, J. P	Not known	50	50
Cayley, Hon. W	Toronto	2,500	2,500
Campbell, D	Simcoe	1,250	1,250
Cartwright, J. S	Napanee	600	600
Cross, Mary	St. Catherines	3,200	3,200
Cayley, Rev. J. D	Toronto	4,250	4,250
Cayley, Frank	do	1,250	1,250
Cumberland & Edgar, in trust	do	600	600
Cayley, B	do	50	50
Cartwright, Jas. S	do	4,000	4,000
Cartwright, John R	do	4,000	4,000
Cathcart, Robt	Not known	50	50
Croft, Henry	Toronto	400	400
Cawthra, Jos	Newmarket	1,750	1,750
Cawthra, John, Estate	Toronto	1,750	1,750
Cayley, Hugh	do	200	200
Cayley, John	do	250	250
Cartwright, Jno. R., in trust	do	1,250	1,250
Cox, Mrs. A. S	Paris	400	400
Campbell, Hon. Alex	Toronto	2,750	2,750
Clark, Jno. H	do	2,000	2,000
Campbell, Isabella	do	2,500	2,500
Duggan, George	do	4,500	4,500
Duckett, Charles	do	2,500	2,500
Diocese of Ontario	Kingston	200	200
Douse, Rev. John	Toronto	1,850	1,850
Dunbar, Richard	do	3,850	3,850
Elliott, Chris	Not known	800	800
Falls, Judith	Buffalo	350	350
Fulljames, H	Yorkville	550	550
Flood, Mrs. F. M	Toronto	450	450
Fyfe, Rebecca	Woodstock	1,250	1,250
Furniss, E. L	Bordeaux, France	2,500	2,500
Forbes & Lornesborough	Toronto	350	350
Gardiner, Samuel	Not known	50	50

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BRITISH AMERICA—*Continued,*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Gault, M. H.	Montreal	15,000	15,000
Grasett, Rev. H. J	Toronto	5,000	5,000
Gowan, J. R.	Barrie	1,200	1,200
Glascott, Mary	Toronto	3,450	3,450
Green, Anson	do	1,250	1,250
Gordon, John	do	2,500	2,500
Gunn, G. M	London	1,250	1,250
Gray, James	Port Dover	1,000	1,000
Guggisbery, Dora.	Toronto	1,000	1,000
Henderson, Mary	Markham	200	200
Heyden, L.	Toronto	50	50
Huddleston, Thomas J	Bury St. Edmunds, England	6,650	6,650
Hooper, Edward	Toronto	7,500	7,500
Hawke, Mrs. C. A	do	3,750	3,750
Howland, Peleg	do	3,100	3,100
Hurrell, Swan	Cambridge, England	3,000	3,000
Hooper, Charles E.	Toronto	400	400
Junkin, S. S.	St. Catherines	1,250	1,250
Kirkpatrick, Thomas	Kingston	650	650
Kirkpatrick, George A.	do	500	500
Kent Testimonial Fund	Toronto	150	150
Kinghorn, G. M	Montreal	5,300	5,300
Kent, James	Buffalo.	3,200	3,200
Leeslie, William	Not known	100	100
Leeslie, James	Toronto	1,250	1,250
Lewin, Mrs. M. E	do	1,150	1,150
Lee, W. L	do	200	200
Lyman, John	do	6,250	6,250
Lockie, J. L., in trust	do	26,500	26,500
Long, T. & Bros	Collingwood	2,500	2,500
Macaulay, C. J.	Kingston	500	500
Murray, John	Drummondville	200	200
Musson, Jane	Indiana.	750	750
Mountain, Rev. J. J. T.	Isle of Wight, England	4,800	4,800
Macdonell, W. J.	Toronto	1,250	1,250
Macaulay, Lady	England	1,600	1,600
Milne, Elizabeth	Markham	2,000	2,000
Macdonald, John	Toronto	1,300	1,300
Monroe, A. M.	do	200	200
Massie, Miss M. A	do	1,250	1,250
Morrison, Mrs. T. A	do	4,000	4,000
Miller, J. W.	do	50	50
May, Mrs. J. A.	do	1,500	1,500
Mulock, Mary	do	800	800
Marling, Mrs. E. T. B	Halifax	50	50
Macdonald, Mrs. C.	Toronto	600	600
McKay, Geo.	Not known	100	100
McCracken, Wm.	Toronto	50	50
McCallum, F.	Milton	250	250
McPherson, J. C., Estate	Kingston	250	250
McBain, J. F.	Chatham, N.B.	750	750
McLennan, Hugh	Montreal	22,750	22,750
McLennan, John	do	12,500	12,500
Newman, Thos	Richmond Hill	18,100	18,100
Northcote, Richard	Toronto	50	50
Northrop, H. S.	do	6,250	6,250
O'Reilly, Miss H. R.	do	100	100
O'Reilly, Mrs. W. T.	do	150	150

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BRITISH AMERICA.—*Concluded.*

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Paterson, Peter	Blantyre Park	27,500	27,500
Paterson, Rev. C. W.	Aurora	3,000	3,000
Paterson, Rev. T. W.	Deer Park	1,000	1,000
Priestman, John	London, England	600	600
Pellatt & Osler	Toronto	450	450
Perram, W. H., in trust	Aurora	500	500
Robson, Edward	Not known	100	100
Rogers, Joseph	Toronto	750	750
Richardson, James, Estate	do	100	100
Reid, Mrs. W.	do	150	150
Rutherford, E. H	do	7,000	7,000
Ridout, Joseph D	do	6,250	6,250
Rothwell, H. C	Kingston	500	500
Rogers, Rev. W. M	Ashburn	1,600	1,600
Robertson, John, Son & Co	Toronto	300	300
Ritchey, Mrs. A	do	500	500
Ramsay, Wm.	do	5,350	5,350
Rowsell. Henry	do	1,200	1,200
Rogers, Mrs., and C. W. Paters, in trust	Deer Park and Aurora	1,000	1,000
Roswell, Elizabeth	Toronto	500	500
Scott, Jonathan	do	600	600
Stevenson, D. B	Not known	100	80
Scott, Ann	do	400	400
Stewart, Robert	Toronto	500	500
Scott, James	do	4,700	4,700
Sparrow, Jane R.	do	1,250	1,250
Smith, John	do	5,650	5,650
Steiner, Bertha	do	4,750	4,750
Strathy, H. S., in trust	do	4,250	4,250
Synod, Diocese of Toronto	do	400	400
Smith, Goldwin	do	2,500	2,500
Smith, W. H.	do	1,000	1,000
Stephens, Richard P.	do	1,250	1,250
Stewart Fred. J	do	350	350
Sims, Wm. A.	do	900	900
Tiffany, George S.	Not known	400	400
Toronto Savings Bank	Toronto	82,150	82,150
Trustees, Mary Mulock	do	250	250
Thomas, Wm	do	1,250	1,250
Tilley, Bessie	London	100	100
Wilson, Wm.	Kingston	200	200
Weir, James	Not known	400	400
Whitney, P. F.	Toronto	100	100
Wilson, John	Not known	400	400
Wilgress, George	Cobourg	550	550
Ward, Archibald	Markham	1,150	1,150
Wilson, Chas. T.	Picton	2,000	2,000
Wilkie, D. R., in trust	Toronto	6,000	6,000
Wilson, Mrs. S. A.	Kingston	50	50
Ward, Mrs. Jane	Markam	1,150	1,150
Yarker, G. W., in trust	Toronto	4,000	4,000
	Total	$500,000	$500,000

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CANADA FIRE AND MARINE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Allan, Alex. McD.	Goderich	500	50
Angus, W. M.	Montreal	1,000	100
Armstrong, T. C. L.	Hamilton	3,000	300
Bickley, F. P.	do	5,000	500
Bruce, John A.	do	10,000	1,000
Buchan, J. M.	do	30,000	3,000
Baxter, Thomas	Burlington	5,000	500
Baker, Hugh C	Hamilton	3,000	300
Brice, John	Detroit, Michigan	2,000	200
Botham, Thomas	Brantford	2,000	200
Beard, Charles L.	Woodstock	1,000	100
Billings, W. L.	Hamilton	2,000	200
Bullock, Martha	Paris	1,000	100
Buchan, Lawrence	Toronto	2,000	200
Bleasdell, W. H.	Montreal	3,500	350
Blouin, Mathias, Trustee	Quebec	1,000	100
Burton, Warren F.	Hamilton	2,000	200
Bell, Frank W.	Orangeville	1,000	100
Brodie, W. and R.	Quebec	1,000	100
Coburn, H. P.	Hamilton	10,000	1,000
Cameron, Charles	do	30,000	3,000
Chadwick, C. E.	Ingersoll	35,000	2,850
Paid in notes			650
Cory, Charles D.	Hamilton	43,000	4,300
Crawford, Samuel	London	2,000	200
Cruikshank, A. S.	Hamilton	4,000	400
Cornwall, Ira, jun.	St. John, N.B.	5,000	500
Cowan, W. S.	Stratford	1,000	100
Claris, George T.	St. Thomas	2,000	200
Clark, Annie	Barrie	4,000	400
Campbell, W. D.	Quebec	500	50
Cox, Geo. A.	Peterboro'	40,000	4,000
Camp, L. C.	St. Catharines	1,000	100
Davie, G. T	Lévis	1,000	100
Duncan, Robert	Hamilton	2,000	200
Dallas, A. C.	do	5,000	500
Duncan, Stewart & Co.	do	3,000	300
Dick, John	Quebec	1,000	100
Dickson, George	Hamilton	1,000	100
Dubeau, E. J.	Quebec	200	20
Dakers, James	Montreal	1,000	100
Dodd, A. W.	Hamilton	1,000	100
Ellis, F.	Brantford	2,000	200
Elliot, Wm.	Toronto	22,800	2,280
Foster, W. M.	Guelph	1,000	100
Fraser, George	Windsor	2,000	200
Finkle, H. J.	Woodstock	2,000	200
Fraser, John, and A. W. Angus, Trustees	Montreal	1,000	100
Fraser, John	do	1,500	150
Fraser, Alex.	Quebec	2,000	200
Foster, Charles	Hamilton	3,000	300
Foster, Mary E.	Belleville	2,000	200
Fearman, F. W.	Hamilton	5,000	500
Goodhue, Charles	London	10,000	1,000
Gedsby, Eli	St. Catharines	1,000	100
Gamble, John W., Trustee	Amberley	500	50
Hurd, H. H.	Hamilton	5,000	500
Harris, Wm.	do	35,000	3,500
Howles, Matthew	do	2,000	200

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CANADA FIRE AND MARINE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Husband, Geo. E	Hamilton	2,000	200
Hood, John D	Woodstock	2,000	200
Harding, Henry	Hamilton	2,000	200
Herron, Joseph	do	5,000	500
Hope, H. H	do	7,000	700
Higinbotham & McLagan	Guelph	10,000	1,000
Hamilton, W. A	Collingwood	2,000	200
Hamelin, J. R. L	Quebec	1,000	200
Hope, R. K	Hamilton	3,000	400
Innes, James	Guelph	1,000	100
Jackson & Hallett	do	1,000	100
Kavanagh, Walter	Montreal	5,000	500
Lee, George	Hamilton	35,000	3,500
Laidlaw, Wm.	do	6,600	660
Lees, Thomas	do	1,000	100
Long, James B.	Owen Sound	1,000	100
Leslie, George H.	Windsor	1,000	100
L'Heureux, N	Quebec	3,000	300
Moore, Lyman	Hamilton	25,000	2,500
Macallum, A.	do	30,000	3,000
Meakins, J. M	do	1,200	120
Magann, George	do	10,000	1,000
MacCuaig, R. C. W	Ottawa	2,000	200
Marsh, Thomas H.	Toronto	3,000	300
Manson, Wm.	Peterboro'	2,000	200
Moore, Daniel D	St. Catharines	1,000	100
Mills, W. H.	Guelph	1,000	100
MacNab, W. H.	Toronto	2,000	200
Mitchell, Edward	Hamilton	5,700	570
Murphy, E.	Montreal	1,000	100
McCorkell, James	Quebec	1,000	100
MacDonald, D	Montreal	1,000	100
McKinnon, J. M	London	5,000	50
Paid in notes			450
McWilliam, William, Trustee	Quebec	4,000	400
McMaster, W. J	Montreal	1,000	100
McGauveran & Tucker	do	1,000	100
Newton, Francis	Quebec	1,000	100
Neveux, Joseph	Windsor	1,000	100
O'Brien, Thomas F	Montreal	1,000	100
Oliver, Thomas	Hamilton	5,000	500
Osler, B B	do	40,000	4,000
Patterson, E. Geo	do	3,400	340
Parker, Thomas H	Woodstock	15,000	1,500
Petrie, Alexander B	Guelph	40,000	4,000
Patterson, Andrew	Hamilton	2,000	200
Palmer, L. L., Dr.	Thorold	2,000	200
Roach, George	Hamilton	40,000	4,000
Rutherford, George	do	30,000	3,000
Reid, James	do	35,000	3,500
Robinson, H	Toronto	1,000	100
Rees, Daniel J	Montreal	2,000	200
Read, John	Stratford	1,000	100
Spohn Mrs. A. M	Hamilton	3,000	300
Smith, Donald	do	30,000	3,000
Sutherland, George	Listowel	5,000	500
Skinner, J M	Hamilton	5,000	500
Sinclair, Dr. J	do	1,000	100
Stewart, McLeod	Ottawa	35,000	3,500

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CANADA FIRE AND MARINE.—*Concluded.*

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	Amount Subscribed for	Amount Paid up in Cash.
		$	$
Smith, Edward J	Hamilton	9,300	930
Smith, Abraham	Goderich	1,000	100
Stewart, John	Ottawa	2,000	200
Scott & Walmsley	Toronto	5,000	500
Simons, William	Quebec	1,000	100
Simons, Thomas	Montreal	36,000	700
Paid in notes			2,900
Thompson, D	Deans	5,000	500
Thompson, E	do	3,000	300
Thompson, K	Hamilton	5,000	500
Taylor, John	London	4,000	400
Taylor, William	do	2,300	230
Vernon, Dr. E	Hamilton	30,000	3,000
Winer, John	do	35,000	3,500
Whitlaw, Charles	Paris	1,000	100
Walker, B. E	Windsor	2,000	200
White & Weatherhead	Brockville	2,000	200
Winer, Sarah	Hamilton	5,000	500
Williams, M	Montreal	1,000	100
	Total	1,000,000	100,200

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CANADA GUARANTEE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Liability.	Amount Paid up in Cash.
		$	$	$
Allen, R. N.	Boston, Mass.	750	1,500	150
Alexander, Wm.	Toronto	1,500	3,000	300
Almon & McIntosh	Halifax	300	600	60
Anderson, Robt.	Montreal	1,500	3,000	300
Bouthillier, Tancred	do	2,250	4,500	450
Brennan, Francis	do	750	1,500	150
Brown, J. J.	London, Ont.	750	1,500	150
Budden, H. A.	Montreal	750	1,500	150
Blaikie, J. L.	Toronto	3,000	6,000	2,200
Burns, Adam	Halifax	150	300	30
Campbell, Robt.	Montreal	3,750	7,500	750
Colquhoun, E. A.	Georgetown	500	1,000	100
Cramp, Thos	Montreal	1,850	3,700	370
DeVeber, J. S. B.	St. Jonn, N.B.	150	300	30
Dixon, B. H.	Toronto	1,500	3,000	300
Durnford, P.	Montreal	350	700	70
Elliott, Jas.	do	750	1,500	150
Fisher, David	Toronto	1,500	3,000	300
Fairweather, C. H.	St. John, N.B.	150	300	30
Ferrier, Hon. Jas.	Montreal	30,750	61,500	10,150
Galt, K.C.M.G., Sir A. T.	do	25,650	51,300	5,130
Gault, A. F.	do	1,500	3,000	300
Geddes, Gamble	do	750	1,500	150
Girdwood, M.D., G. P.	do	150	300	30
Gzowski, C. S.	Toronto	3,750	7,500	750
Gibb, J. D.	Montreal	750	1,500	150
Hatton, J. C.	do	750	1,500	150
Hogan, Hy.	do	750	1,500	150
Lewin, Hon. J. D.	St. John, N.B.	150	300	30
Lewis, F. J.	Peterboro' Ont.	4,500	9,000	900
Lindsay, R. A.	Montreal	4,500	9,000	900
Lough, M.	Clinton, Ont.	3,000	6,000	600
Michie, Jas.	Toronto	1,500	3,000	300
Morrice, David	Montreal	1,500	3,000	300
Morton, G. K.	St. Thomas, Ont.	1,200	2,400	240
Murray, Estate late Wm.	Montreal	750	1,500	150
MacCulloch, Fred.	do	750	1,500	150
Macdonald, Duncan	do	1,500	3,000	300
Macpherson, Hon. D. L.	Toronto	7,500	15,000	1,500
Macdougall, H. S.	Montreal	1,500	3,000	300
Macdougall, D. L.	do	4,500	9,000	900
McInnes, Donald	Hamilton	1,500	3,000	300
Maclean, W.	Toronto	300	600	60
McMaster, A. R.	do	1,500	3,000	300
MacKay, Edward	Montreal	3,750	7,500	750
Morrow, J. B.	Halifax	150	300	30
Nordheimer, Samuel	Toronto	3,000	6,000	600
Ramsay, Wm.	do	1,500	3,000	300
Rankin, John	Montreal	3,750	7,500	750
Rawlings, Edward	do	15,200	30,400	3,040
Rendell, G. M.	do	1,850	3,700	370
Riddell, A. F.	do	1,500	3,000	300
Robertson, Andrew.	do	1,850	3,700	370
Robertson, Jas.	do	1,500	3,000	300
Rose, Jas.	do	3,750	7,500	750
Ross, J. G.	Quebec	1,500	3,000	300
Reekie, R. J.	Montreal	3,750	7,500	750
Robertson, Andrew, Advocate	do	750	1,500	150
Rawlings, Ed., in trust	do	2,200	4,400	440

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CANADA GUARANTEE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Liability.	Amount Paid up in Cash.
		$	$	$
Scott, Gilbert	Montreal	750	1,500	150
Shaw, David	do	1,500	3,000	300
Simpson, Wm.	do	750	1,500	150
Smith, Goldwin	Toronto	3,750	7,500	2,750
Smith, L. W	do	3,750	7,500	2,750
Stayner, T. S	do	7,500	15,000	1,500
Stewart, A. B	Montreal	750	1,500	150
Stammers, S. J	Toronto	600	1,200	120
Stidston, J. H	Blyth	350	700	70
Stark, John	Toronto	750	1,500	150
Thompson, Andrew	Quebec	3,400	6,800	680
Tiffin, Thos	Montreal	3,750	7,500	750
Walker, J. R	do	150	300	30
Walker, K. McL	do	1,100	2,200	220
Woodman, J. H	Ottawa	3,750	7,500	750
Waddell, Samuel	Montreal	350	700	70
Withall, Wm	Quebec	3,000	6,000	600
Barber, W. B. C.	Kingston	100	200	20
Domville, Jas	St. John, N.B.	100	200	20
Kenny, T. E	Halifax	100	200	20
Macdonald, Hon. D. A	Toronto	1,250	2,500	250
Pominville, J. P	Montreal	1,000	2,000	200
Rawlings, Ed., manager, in trust	do	1,250	2,500	250
Total		208,900	417,800	51,380

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CANADA LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Algoma, Lord Bishop of	Sault Ste Marie	6,000	750
Allan, Andrew	Montreal	2,000	250
Angus, R. B	do	6,000	750
Ball, A. T. H	Galt	7,200	900
Becher, Mrs. Caroline	London	6,800	850
Billings, W. L	Hamilton	11,200	1,400
Black, Lewis S	Montreal	800	100
Brown, Adam	Hamilton	2,400	300
Bruce, Alexander	do	6,000	750
Burton, Hon. Mr. Justice	Toronto	2,400	300
Burton, S. W	Hants, England	17,600	2,200
Burton, Miss S. E. M	Toronto	6,800	850
Burton, Warren F	Hamilton	1,200	150
Cameron, Mrs. E. M. de B.	Toronto	32,800	4,100
Cawthra, Mrs. Anna C	do	16,000	2,000
Champ, Wm. S	Hamilton	5,200	650
Cowcher, Mrs. Mary	Toronto	2,000	250
Cox, Geo. A	Peterboro'	24,000	3,000
Dillon, Mrs. M. M	Brussels, Belgium	16,000	2,000
Dickinson, Mrs. W. G	Hamilton	2,000	250
Durham, Miss E. J	Lee, Kent, England	1,200	150
Durnford, John, care of G. M. Sylvester	Trowbridge, Wiltshire, Eng.	3,200	400
Durnford, Chas. A. do	do do	20,000	2,500
Durnford, Mrs. C. do	do do	10,000	1,250
Ewart, J. B., Estate, care of J. M. Babbington	Dundas	10,000	1,250
Ewing, Mrs. Jane R	Hamilton	6,000	750
Ferrie, Campbell	do	2,000	250
Ferrie, Mrs. Emily	do	4,000	500
Ferrie, Mrs. Rachel	do	6,000	750
Forbes, A. M	Montreal	800	100
Finlay, Mrs. C., Trustees, care of Geo. S. Papps	Hamilton	8,000	1,000
Finlay, William	Edinburgh, Scotland	8,000	1,000
Fuller, Mrs. Cynthia	Hamilton	6,800	850
Gates, F. W	do	10,000	1,250
Gates, F. W., and Brown, Adam	do	7,200	900
Grassett, Rev. H. J	Toronto	4,000	500
Grassett, Mrs. S. M	do	5,200	650
Gzowski, C. S	do	16,000	2,000
Hague, Geo	do	400	50
Hamilton, Mrs. H	Melbourne, Q	4,400	550
Harding, Jas. A	St. John, N.B	400	50
Hendrie, Wm	Hamilton	8,000	1,000
Hills, R	do	1,600	200
Heward, Mrs. E. C	Toronto	6,000	750
Holcroft, Thomas	Orillia	1,200	150
Hooper, Angus C	Montreal	2,000	250
Howland, Hon. W. P	Toronto	400	50
Hudson, C. L., Estate, care of R. P. Street	Hamilton	2,800	350
Innes, Rev. G. M	London	12,000	1,500
Kerr, Thos. C	Hamilton	4,000	500
Kerr, Thos. C., and A. G. Ramsay	do	40,000	5,000
Kirkpatrick, G. A	Kingston	400	50
Kerr, Mrs. M. A	Galt	8,000	1,000
Mack, Dr. T	St. Catharines	2,000	250

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CANADA LIFE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Macadam, Mrs. H. E., Estate, care of J. E. O'Reilly	Hamilton	2,400	300
Macdonald, W. R.	do	12,000	1,500
McDonald, Hon. D.	Toronto	400	50
McInnes, Donald	Hamilton	4,000	500
MacKay, Miss Mary	Montreal	800	100
McLaren, W. P., Estate, care of G. S. Papps	Hamilton	64,000	8,000
McNab, John	Toronto	20,000	2,500
Bruce, Alex.	Hamilton		
McNab, John	Toronto	16,000	2,000
Macdonald, W. R.	Hamilton		
McNab, John	Toronto	11,600	1,450
Findlay, W. F.	Hamilton		
Martin, Edward	Hamilton	3,200	400
Merritt, Nehemiah	St. Catharines	800	100
Merritt, Charles	St. John, N.B.	35,200	4,400
Mills, Hon. Samuel, Executor, care of J. H. Mills	Hamilton	16,000	2,000
Mills, Jas. H.	do	16,000	2,000
Moore, Dennis	do	12,000	1,500
Macklem, Mrs. J. A.	Toronto	6,800	850
Osborne, James	Hamilton	4,000	500
Osler, E. B.	Toronto	2,800	350
Pellatt & Osler	do	43,200	5,400
Porteous, Rev. John	Port Dalhousie	400	50
Papps, Geo. S.	Hamilton	400	50
Plumb, T. S.	Toronto	800	100
Plumb, D. C.	do	800	100
Plumb, Frederick	do	800	100
Ramsay, Alexander	Edinburgh, Scotland	12,800	1,600
Ramsay, A. G.	Hamilton	7,200	900
Ramsay, A. G., and Hamilton, Jas.	do	13,200	1,650
Ramsay, A. G., and F. W. Gates	do	10,000	1,250
Ramsay, W. M.	Montreal	33,600	4,200
Ransom, W. W.	Toronto	20,800	2,600
Ransom, W. W., Trustee	do	4,800	600
Riddel, John	Hamilton	400	50
Ritchie, Thos. W.	Montreal	800	100
Riordon, Chas.	Merriton	7,600	950
Rutherford, Mary	London, England	11,200	1,400
Sharp, Samuel, Estate, care of Mrs. Sharp	Leamington Priors, Warwickshire, England	8,000	1,000
Spence, Hon. R., Estate, care of Wm. Cooke	Toronto	800	100
Street, Jas. C., Estate, care of Messrs. Cobb & Smith, Solicitors	Salisbury, England	16,000	2,000
Street, T. C., Executors of Estate, care of R. Millar	St. Catharines	2,400	300
Street, Mrs. A. H., Executor of late, care J. F. Macklem	Chippawa	400	50
Silver, John	Halifax, N.S.	800	100
Stuart, John	Hamilton	2,000	250
Swinyard, Thos.	do	8,000	1,000
Sidey, John G.	Montreal	10,000	1,250
Sidey, D. D.	do	2,000	250
Scouce, Jas.	Bengal, India		
Kerr, Richard J.	Bowden, Cheshire, England	8,000	1,000
Thomson, John	Manchester, England		

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CANADA LIFE—*Concluded.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Thomas, E. C., Estate, care of T. C. Kerr	Hamilton	15,600	1,950
Todd, A. T	Toronto	15,600	1,950
Todd, A. T., Trustee	do	30,000	3,750
Brough, S., Trustee	do		
McLennan, J., Trustee	do		
Torrence, Rev. E. F.	Peterboro'	2,400	300
Torrence, John	Kilmarnock, Scotland	12,000	1,500
Thomas, F. W	Montreal	4,000	500
Thomsom, Mrs. E., Trustee, care of G. S. Papps	Hamilton	8,000	1,000
Usher, Mrs. Clara	Brantford	10,000	1,250
Wyatt, H., Estate, care of Mrs. E. Wyatt	Hamilton	5,200	650
Wyatt, Mrs. Emma	do	6,000	750
Yates, Henry	Brantford	28,800	3,600
Young, Mrs. C.	Hamilton	3,600	450
Young, Geo. A	do	400	50
Young, John C	Jackson, Mich., U.S.	4,000	500
Young, Mrs. C. M	Hamilton	2,800	350
	Total	1,000,000	125,000

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CANADIAN STEAM-USERS' INSURANCE ASSOCIATION.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up.
		$	$
Aylsworth, W. R.	Napanee	1,000	200
Bate, C. T.	Ottawa	5,000	1,000
Burritt, H. O., Exrs. of	do	5,000	1,000
Burritt, Alex.	do	2,500	500
Blaikie, Jno. L	Toronto	2,400	480
Barrett, R. G.	do	2,000	400
Bell, John	Belleville	2,000	400
Benny, Robt.	Montreal	2,000	400
Campbell, Hon. A.	Ottawa	5,400	1,080
Cosgrave & Sons	Toronto	1,500	300
Currie, Neil	do	1,500	300
Carter, R. C.	Mill Point	2,600	520
Crawford, R.	Kingston	1,000	200
Clements, S. T	Napanee	300	60
Carruthers, J.	Kingston	1,000	200
Currier, T. W.	Ottawa	2,500	
Paid in notes			500
Davies, Thos.	Toronto	1,000	200
Diamond, A. N.	Napanee	500	100
Downey, R. & Bro.	do	500	100
Eadie, Geo. W.	Montreal	2,500	500
Fenwick, J. W	Patterson	1,000	200
Gibbs, Frank E.	Oshawa	1,000	200
Gibbs, Jr., W. H	do	1,000	200
Galbraith, David	Toronto	5,600	1,120
Gildersleeve, C. F.	Kingston	3,3 0	660
Gildersleeve, J. P.	do	2,000	400
Gildersleeve, Lucretia	do	1,000	200
Harvey, John	Hamilton	2,000	400
Mather, John	Chelsea, Que	2,500	500
Mucklestone, J.	Kingston	300	60
Miller, W	Napanee	1,000	200
Morden, A. L.	do	500	100
McMurrich, W. B.	Toronto	2,500	375
Paid in notes			125
McMurrich, Hon. J.	Toronto	4,400	880
McGill, S. C.	Kingston	1,000	200
McNeill, A	Napanee	1,000	200
McNaughton, M.	Ottawa	2,500	500
Nairn, Alex	Toronto	5,400	1,080
Nuttall, H.	Kingston	500	100
O'Keefe & Co	Toronto	2,000	400
Pollock, Peter M	Kingston	100	20
Rathbun, E. W.	Mill Point	4,500	900
Rathbun, F. S.	do	1,000	200
Rathbun, Mrs. E. W.	do	2,500	500
Reeve, W. A.	Napanee	300	60
Rathbun, Mrs. Louisa S.	Mill Point	2,500	500
Sheldon, H. K.	Kingston	500	100
Sherwood, Mrs. H. B.	Napanee	1,000	200
Wass, Robt.	Oshawa	1,000	200
Wilkinson, W. H.	Napanee	2,000	400
Waterous, C. H.	Brantford	1,000	200
Wilkes, Geo. H.	do	1,000	200
		100,100	20,020

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THE CITIZENS' INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Allan, Sir Hugh	Montreal	50,100	11,272
Allan, Andrew	do	50,000	11,250
Abbott, Harry	do	8,300	830
Abbott, Hon. J. J. C.	do	25,000	5,000
Anderson, Robert	do	10,000	2,250
Allard, Louis	do	2,500	562
Archambault, Hon. Louis	L'Assomption	5,000	1,125
Archambault, Achille	do	2,000	450
Archambault, Tancréde	do	5,000	1,125
Archambault, Alexander	do	5,000	1,125
Archambault, François	do	5,000	1,125
Archambault, Camille	do	3,000	675
Archambault, Hermine	do	1,000	225
Archambault, Sara	do	1,000	225
Aikens, Hon. J. C.	Toronto	1,000	225
Berthelot, Hon. Judge	Montreal	10,000	2,250
Brydges, Charles J	do	33,300	7,492
Bishop, Bourget	do	10,000	2,250
Bellemare, Raphael	do	5,000	1,125
Brush, George	do	10,000	2,250
Barbeau, E. J.	do	5,000	1,125
Bryson, Thomas M.	do	5,000	1,125
Blackman, Charles S.	do	5,000	1,125
Beaudry, F. X.	do	25,000	5,625
Bastien, B., Estate of	do	2,500	250
Biron, Jean B.	do	5,000	1,125
Bigue, Victoria	Ottawa	1,000	200
Beauchamp, F. X.	Montreal	2,500	562
Bellerose, Hon. J. B.	St. Vincent de Paul	1,000	225
Bourque, Joseph	Henryville	1,000	150
Bruce, Charles	Montreal	2,500	562
Bramley, G. H.	Sorel	1,000	225
Bramley, Christina	do	1,000	225
Beaulieu, C. H.	do	3,000	675
Brazeau, Casimer, sen.	Montreal	5,000	675
Brazeau, Casimer, jun.	do	5,000	500
Beaudoin, Camille	do	2,500	562
Brosseau, H. H.	do	1,000	225
Belisle, T. G.	do	2,500	562
Blondin, Achille	Three Rivers	2,000	450
Baldwin, W. H.	Quebec	1,000	225
Corse, Norton B.	Montreal	10,000	2,250
Cramp, Thomas	do	10,000	1,000
Cantin, Augustin	do	10,000	2,250
Cassidy, John L.	do	10,000	1,500
Claxton, T. James	do	10,000	2,250
Choquet, A.	do	1,000	200
Chevalier, Moise	L'Assomption	2,000	200
Chinic, Eugene	Quebec	1,000	225
Craik, Robert, M.D	Montreal	5,000	1,125
Donnelly, James	do	10,000	2,250
David, Moses E	do	5,000	1,125
Desmarteau, N. B.	do	10,000	2,250
Day, John J	do	10,000	2,250
Dorion, P. A. A.	do	5,000	1,125
Dubord, A	do	5,000	1,125
DeBassano, The Marchioness	France	7,000	1,575
Dufort, Denis, Estate of late	Montreal	2,500	562
Dupras, Calixte	do	5,000	1,125

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CITIZENS'—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Dupuis, François	Montreal	5,000	1,125
Desjardins, L. A. E	do	5,000	1,125
Duplessis, Mrs. A. A	Ottawa	1,500	337
Dupuis, Pierre	Montreal	5,000	1,125
Dube, Alphonse	Sorel	2,000	450
Estate late Hugh Fraser	Montreal	10,000	1,000
Estate late Amable Prevost	do	10,000	2,250
Estate late Clark Fitts	do	5,000	1,125
Estate late Luke Moore	do	10,000	2,000
Estate late Hon. C. Wilson	do	5,000	1,125
Estate late John Pratt	do	20,100	4,522
Estate late Colin Campbell	do	5,000	500
Estate late George W. Warner	do	5,000	500
Estate late Hon. C. S. Rodier	do	10,000	2,250
Estate late L. J. Beliveau	do	10,000	1,000
Estate late J. B. Beaudry	do	5,000	1,125
Estate of Jas. Brunet, Insolvent	do	5,000	500
Estate of O. Deblois, do	do	5,000	500
Estate of Ephrem Hudon, do	do	5,000	500
Estate of Wm McNaughton, Insolvent	do	10,000	1,000
Estate of Narcisse Valois, do	do	5,000	500
Estate of Jude Valois	do	2,900	290
Estate of Alex. Walker, Insolvent	do	8,300	830
Estate of Leblanc & Cassidy	do	5,000	500
Ewing, S. K. & A.	do	1,000	225
Ennis, F. H.	Ottawa	1,000	225
Evans, Mrs Margaret	Montreal	10,000	1,000
Fauteux, Pierre A.	do	10,000	2,250
Francis, Wm	do	5,000	1,125
Fissault, H. A	Ottawa	1,000	225
Filteau, Louis H.	do	1,000	225
Forneret, Chas. A.	Berthier	5,000	1,125
Fletcher, John	Rigaud	2,500	562
Greene, E. K	Montreal	10,000	2,250
Galarneau, P. M.	do	5,000	1,125
Gravel et frères	do	5,000	1,125
Gravel, Joseph O.	do	5,000	1,125
Gravel, J. O., in trust	do	10,000	2,250
Girard, Hon. M.	Winnipeg	1,000	225
Guilbault, Louis	L'Assomption	1,000	225
Hopkins, E. M.	London, Eng.	28,300	6,367
Henderson, David H.	Montreal	2,500	326
Hart, Gerald E	do	5,000	1,125
Jesse, Joseph	do	10,000	2,250
Jodoin, Amable, jun.	do	10,000	2,000
Jetté, L. A.	do	5,000	750
Jacques Cartier Bank	do	10,000	2,250
Kay, Fred. W.	do	35,000	5,200
Lyman, Henry	do	10,000	2,250
Laberge, A., et fils	do	2,500	562
Laveille, Jos	do	5,000	1,030
Laurier, Hon. Wilfrid	Ottawa	1,000	200
Latraverse, Regis	Sorel	1,000	225
Lamy, Thomas	Yamachiche	1,000	225
Labine, Jules	Montreal	5,000	1,125
Lambert, Frs. X	Ottawa	1,000	200
Molson, J. H. R	Montreal	5,000	1,125
Masson, Damase, Estate	do	10,000	2,250
Millard, Robert	do	10,000	1,000

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CITIZENS'—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Mercier, Joseph	Montreal	5,000	1,125
Martin, Moise	do	5,000	1,125
Mallette, L. Z	do	2,500	562
Munro, Daniel	do	5,000	1,125
Mathieu, Euclide	do	2,500	562
Mercier, Felix	do	2,500	562
Major, Geo. W., M.D	do	1,000	200
Moss, Geo. W	do	4,000	900
MacDonald, Duncan	do	10,000	2,250
Mackay, Joseph	do	10,000	2,250
McCarthy, D. & G	Sorel	15,000	3,375
McCarthy, Catherine E	do	6,000	1,350
McDougall, James	Montreal	5,000	1,125
McGoun, Arch'd	do	5,500	1,237
McGarvey, Owen	do	5,000	1,125
McNally, W. H	Port Dover	1,000	225
McConville, Edward	Joliette	1,000	225
McKenzie, Thomas	Sorel	2,000	450
McKenzie, Chas. H	do	2,000	450
McCord, A. T., sen.	Toronto	1,000	225
Nelson, H. A	Montreal	10,000	2,250
Proctor, Chas. D	do	10,000	2,250
Pallascio, G	do	5,000	1,125
Poupart, Joseph	do	5,000	750
Prefontaine, Toussaint	do	2,500	562
Pariseau, Damase	do	2,500	562
Roy, Adolphe, Estate	do	42,300	8,660
Rodier, C. S	do	10,000	2,250
Rae, Jackson	do	5,000	1,125
Rolland, J. B	do	5,000	1,125
Rolland, J. D	do	1,000	225
Rolland, S. J. B	do	1,000	225
Ramsay, Alexander	do	5,000	1,125
Rodier, P. A	do	1,700	382
Rasthoul, A	do	1,600	360
Reekie, R. Jas	do	10,000	2,250
Russell, Alex	Ottawa	1,000	200
Rosa, Joseph	Quebec	1,000	225
Richard, Edward	L'Assomption	4,000	900
Renaud, late J. W., Estate	Joliette	2,500	562
Renaud, J. B	Quebec	1,000	225
Robillard, U. J	Beauharnois	2,000	400
Shepherd, R. W	Montreal	10,000	2,250
Sache, Wm	do	8,300	1,867
Stephen, George	do	10,000	2,250
Smith, Wm	do	10,000	2,250
Starnes, Hon. Hy	do	8,300	1,867
Smith, P. F. C	do	5,000	1,125
St. Charles, F. X	do	5,000	1,125
Scholes, Francis	do	10,000	2,250
Scholes, H. H	do	7,500	1,687
Smith, Hon. D. A	do	5,000	1,125
Sutton, Thomas	do	1,000	225
Trudel, E. H, M.D	do	5,000	1,125
Tourville, Louis	do	5,000	500
Tempest, G. W	do	5,000	1,125
Villeneuve, Nazaire	do	10,000	2,250
Vinet, Fabien	Sault au Recollet	5,000	1,125
Vezina, Frs	Quebec	1,000	225

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CITIZENS'—*Concluded.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Workman, Thomas	Montreal	10,000	2,250
Wilson, Andrew	do	5,000	1,125
Wilson, Thomas	do	10,000	2,250
		1,188,000	243,736

LIST of Outstanding Calls in course of payment on the 31st December, 1878.

Name.	Amount.	Name.	Amount.
	$ cts.		$ cts.
Abbott, Hon. J. J. C	625 00	Estate of Jude Valois	362 50
Abbott, Harry	1,037 50	Estate of A. Walker	1,037 50
Bastien, B	312 50	Estate of Leblanc and Cassidy	625 00
Bourque, J.	75 00	Estate of Luke Moore	250 00
Brazeau, C., sen	450 00	Estate of Adolphe Roy	1,062 50
Brazeau, C., jun	625 00	Evans, Mrs. Margaret	1,250 00
Bique, Victoria	25 00	Henderson, D. H	236 48
Choquet, A	25 00	Jodoin, A., jun	250 00
Cramp, Thomas	1,250 00	Jetté, L. A	375 00
Cassidy, J. L	750 00	Kay, F. W	2,675 00
Chevalier, M	250 00	Laurier, Hon. W	25 00
Estate of late H. Fraser	1,250 00	Lambert, F. X	25 00
Estate of late C. Campbell	625 00	Leveillé, Jos	95 00
Estate of late G. Warner	625 00	Major, G W., M.D.	25 00
Estate of L. G. Beliveau	1,250 00	Millard, Robert	1,250 00
Estate of J. Brunet	625 00	Poupar, J	375 00
Estate of O. DeBlois	625 00	Robillard, U. J	50 00
Estate of E. Hudon	625 00	Russell, A	25 00
Estate of Wm. McNaughton	1,250 00	Tourville, Louis	625 00
Estate of N. Valois	625 00		
		Total	23,563 98

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THE CONFEDERATION LIFE ASSOCIATION OF CANADA.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Sir Francis Hincks	Montreal	5,000	500
B. Homer Dixon	Toronto	10,000	1,000
Miss Fanny Sibbald	do	5,000	500
J. P. Russell, M.D	do	2,000	200
Mrs. Elizabeth Wadsworth	Weston	4,000	400
Daniel Wilson, L L.D	Toronto	10,000	1,000
J. K. Macdonald	do	6,000	600
Edward Hooper	do	20,000	2,000
Hon. Wm. McMaster	do	19,000	1,900
A. Cameron	Montreal	5,000	500
M. B. Jackson	Toronto	5,000	500
W. T. Mason	do	5,000	500
James Young	Galt	10,000	1,000
B. Morton, in trust	Toronto	5,000	500
Frank E. Gibbs	Oshawa	8,000	800
F. A. Ball	Toronto	10,000	1,000
R. Bain	do	5,000	500
Hon. T. N. Gibbs	Oshawa	10,000	1,000
W. H. Gibbs	do	10,500	1,500
A. LaRocque	Montreal	5,000	500
J. Herbert Mason	Toronto	10,000	1,000
Rev. G. P. Young	do	10,000	1,000
M. P. Ryan	Montreal	5,000	500
Wm. Elliott	Toronto	10,000	1,000
C. E. Hooper	do	5,000	500
J. P. Sincennes	Montreal	2,500	250
C. J. Coursol, J.P	do	1,000	100
W. H. Hingston, M.D	do	5,000	500
Wm. O'Brien	do	1,000	100
Rev. Anson Green	Toronto	5,000	500
Robert Wilkes	do	10,000	1,000
D. J. Rees	Montreal	500	50
W. S. Lee	Toronto	5,000	500
A. McL. Howard	do	5,000	500
Hon. D. Macdonald	do	10,000	1,000
Hon. Wm. P. Howland	do	10,000	1,000
Hon. Sir Edward Kenny, C.B	Halifax	2,000	200
Hon. James Macdonald	do	2,000	200
J. S. McLean	do	2,000	200
Thomas Abbott	do	2,000	200
Hon. L. A. Wilmot	Fredericton, N.B	4,000	400
Hon. Isaac Burpee	St. John, N.B	5,000	500
W. C. McMenagle	do	8,000	800
Henry Vaughan	do	4,000	400
W. F. Harrison	do	3,000	300
T. W. Daniell	do	2,500	250
John Boyd	do	2,500	250
S. Jones	do	2,000	200
Copp, Clark & Co	Toronto	5,000	500
John W. Nicholson	St. John, N.B	3,000	300
J. S. Lockie (in trust)	Toronto	10,000	1,000
do do	do	5,000	500
Toronto Savings Bank	do	4,000	400
Wm. Macdonald	do	10,000	1,000
H. S. Strathy (in trust)	do	10,000	1,000
W. H. Gibbs (in trust)	Oshawa	20,000	2,000
Mrs. Rebecca Hutchison	St. John, N.B	1,000	100
Thomas R. Jones	do	2,000	200

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CONFEDERATION LIFE—*Concluded.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Wm. W. Turnbull	St. John, N.B.	2,000	200
Z. B. Lewis	Clifton	3,000	300
John Tilton	Ottawa	1,000	100
S. Nordheimer	Toronto	5,000	500
Robert Robinson	Canterbury, N.B.	2,500	250
A. T. Randolph	Fredericton	2,500	250
James L. Dunn	St. John, N.B.	2,000	200
Andrew Allan	Montreal	2,000	200
E. G. Penny	do	2,000	200
Rev. R. F. Gunn	Eldon	2,000	200
A. Fletcher	Woodstock	2,000	200
M. C. Mullarkey	Montreal	5,000	500
H. J. Johnston	do	8,000	800
James Beaty, Q.C	Toronto	2,500	250
A. D. Patterson	do	2,500	250
C. Carpmael	do	5,000	500
C. Carpmael (in trust)	do	31,000	3,100
J. C. Hamilton	do	1,600	160
B. H. Vidal	do	1,900	190
Robert Barber (in trust)	Streetsville	20,000	2,000
John N. Lake	Toronto	14,000	1,400
George Mitchell	Halifax, N.S.	2,000	200
Mrs. Jane Mackay	Montreal	10,000	1,000
P. A. Peterson	do	5,000	500
J. N. Lake	Toronto	2,000	200
	Total	500,000	50,000

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DOMINION FIRE AND MARINE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed.	Amount Paid up in Cash.
		$	$
Atkins, J. F.	Bothwell	200	30
Aitcheson, D	Hamilton	1,000	180
Anderson, Wm	Petrolia	1,000	150
Andrew, H. P.	Toronto	5,000	700
Atwill, George	Bothwell	500	75
Bain, R.	Toronto	1,700	255
Bassett, H. D.	Hamilton	1,000	150
Bauer, L	do	1,000	250
Beddome, F. B.	London	2,000	150
Bell, Wm	Hamilton	1,000	150
Bible, George	do	5,000	50
Birrell, George S.	London	5,000	750
Blackburn, J.	do	1,000	150
Bodman, W. J.	Bothwell	500	75
Boultbee, Jno.	Hamilton	1,000	150
Bowman, J.	London	1,000	150
Bowes, R. H.	Toronto	1,000	150
Brierley, R.	Hamilton	1,000	250
Bruce, F. C.	do	1,000	150
Bruce, A	do	5,000	750
Bunbury, H. T.	do	1,000	250
Burgess, R. K	Toronto	5,000	750
Buntin, A	Montreal	5,000	750
Calder, John	Hamilton	2,500	375
Carr, W. H	London	1,000	150
Carscallen, Henry	Hamilton	2,500	375
Carmichael, R.	Toronto	2,000	300
Carmichael, Mrs. M. C.	do	1,000	150
Carmichael, W. R.	do	1,500	225
Caverhill, T.	Montreal	5,000	750
Christie, T	Toronto	2,500	375
Chisholm, R	Hamilton	1,000	150
Cleghorn, A.	London	1,000	150
Colbeck, H.	Hamilton	1,000	150
Corsan, T.	do	1,000	250
Connelly, J. E	Windsor	1,000	100
Counsell, C. M.	Hamilton	5,000	750
Comer, G. H	Guelph	1,000	150
Cowie, T.	Hamilton	2,500	125
Cowan, W. S	Stratford	500	75
Cowan, D	Toronto	5,000	500
Crawford, S.	London	2,000	300
Crombie, M.	Toronto	1,000	150
Crotty, J.	Bothwell	500	75
Cromyn, B.	London	1,000	150
Cruikshank, R	Hamilton	1,000	150
Cooke, J. E.	London	2,000	300
Dalley, F. F.	Hamilton	1,000	150
Davidson, W. M.	do	500	75
Dalton, J. D	London	2,000	300
Davis, F. J.	Windsor	1,000	.....
Despard, F. A.	London	6,000	900
Despard, C.	do	5,000	750
Despard, M. C.	do	5,000	750
Despard, W. F.	do	5,000	750
Dick, D. B	Toronto	2,500	375
Duff, W. A. H.	Hamilton	1,000	150
Eaton & Co., James	London	1,000	150
Ellis, W. F.	Aylmer	2,000	300

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DOMINION FIRE AND MARINE—*Continued.*

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		$	$
Lawry, T	Hamilton	2,500	375
Livingston, N. M	do	1,000	50
Lottridge, J. M	do	2,500	625
Lucas, Park & Co	do	2,000	500
McCallum, C	London	1,000	150
McCausland, T	Toronto	2,000	300
McCraney, D	Bothwell	5,000	750
McDiarmid, T		2,500	375
McDonald, J	Petrolia	2,000	300
McDonald, W. R.	Hamilton	2,500	375
McElderry, Kennedy & Co	do	1,000	100
McInnis, A	do	5,000	1,250
McInnis, D	do	5,000	750
McIntosh, W. D	Toronto	1,000	100
McLellan, D	Hamilton	1,000	150
McMurrich, W. B	Toronto	500	75
McPhail, R	do	1,000	150
McQuestin, J. B	Hamilton	2,500	625
McPhie, D	do	2,500	375
McRae, A	London	1,000	150
Mackelcan, F	Hamilton	2,500	375
MacKay, R	do	1,000	250
McMillan, D	London,	1,000	100
Mahon, J. F	do	5,000	750
Mahon, J. A	do	2,000	300
Malloch, A. E	Hamilton	5,000	750
Martin, E	do	5.000	1,250
Marshall, W	do	1,000	250
Mason, J. J	do	1,000	250
Masuret, M	London	1,000	150
Meakins, J. M	Hamilton	500	75
Michie, J	Toronto	1,000	150
Mitchell, E	Hamilton	2,500	625
Moffat, J	London	500	75
Moodie, J	Hamilton	2,500	375
Moorehead, G	London	2,500	6
Mowat, J		10,000	1,500
Mulligan, C. W	Hamilton	500	75
Murton, J. W	do	1,000	150
Murray, A	do	1,000	150
Murray, H	do	1,000	150
Murray, R. S	London	1,000	150
Murray, C	do	1,000	150
Nairn, A	Toronto	1,000	150
Nairn, S	do	2,000	300
Nott, John F	Montreal	5,000	1,250
O'Reilly, J. E	Hamilton	1,000	
Osler, B. B	do	5,000	750
Parkes, J	do	2,000	500
Patton, A. M	Toronto	500	75
Peters, S	London	1,000	150
Perri, E. S		5,000	750
Powell & Co., J. B	London	1,000	150
Puddicombe, R. W	do	1,000	150
Ramsay, A. G	Hamilton	2,500	375
Ramsay, W	Toronto	1,000	150
Ramsay, R. H	do	1,000	150
Regan, W	Bothwell	200	30
Reid, W. G	Hamilton	1,000	150

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THE ISOLATED RISK AND FARMERS' FIRE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Hon. Geo. Brown	Toronto	7,500	750
Ira Breck	Kingston	2,500	250
Beaufort & Sons	Montreal	6,000	600
R. M. Britton	Kingston	5,000	500
H. A. Betts, Estate of	do	5,000	500
H. C. R. Becher	London	1,000	100
V. Cronyn	do	9,000	900
G. Cheney	Montreal	10,000	1,000
Hon. M. C. Cameron	Toronto	5,000	500
J. D. Dalton	do	15,000	1,500
Robert Jaffray	do	2,000	200
C. F. Goodhue	London	18,000	1,800
A. Gunn	Kingston	5,000	500
C. F. Gildersleeve	do	2,500	250
J. P. Gildersleeve	do	5,000	500
E. K. Green	Montreal	5,000	500
Greenhow Banks	Toronto	2,000	200
Hope & Temple	do	2,500	250
J. D. Irwin	do	10,500	1,050
D. T. Irish	Montreal	2,500	250
J. K. Kerr	Toronto	10,500	1,050
J. Macdonald	do	3,000	300
R. M. Moore	Kingston	5,000	500
Hon. A. Mackenzie	Toronto	5,000	500
John Maughan, jun	do	3,500	350
J. & C. Mackenzie	Sarnia	2,500	250
J. H. Mason	Toronto	2,000	200
Hon. W. McMaster	do	5,000	500
H. A. Nelson	Montreal	500	50
S. Nordheimer	Toronto	7,500	750
A. W. Russell	do	5,000	500
Hon. A. D. Shaw	Manchester, Eng	5,500	550
L. W. Smith	Toronto	5,000	500
R. Waddell	Kingston	1,000	100
R. Wilkes	Toronto	5,000	500
Rev. Isaac Helmuth	London	2,500	250
Hannah R. Van Vichten	New York	2,000	200
A. C. Buck	Caledonia	2,000	200
O'Keefe & Co	Toronto	2,000	200
Dr. J. H. Arnett	Hamilton	10,000	1,000
Mrs. A. E. Shears	Toronto	5,000	500
Geo. Greig	do	20,000	2,000
Mrs. H. S. Blake	Woburn P.O.	10,000	1,000
S. Harper	Kingston	500	50
J. K. Kerr, in trust	Toronto	7,500	750
Pellatt & Osler	do	2,000	200
John Walker	London	2,000	200
Jas. S. Cartwright	Kingston	5,000	500
D. F. Shaw	Toronto,	500	50
H. McMahon	London	2,500	250
H. J. Jones	Perche Station, P.O.	7,000	700
Jas. N. Bain	St. Polycarpe	1,000	100
Jos. O. Remillard	do	500	50
Elie Lemire	L'Assomption	1,000	100
Alvina Corpeau, wife of A. Archambault.	do	2,000	200
Joan R. Morrier	Napierville	1,000	100
Mrs. C. H. Morrier	do	500	50
Henry R. Morrier	do	500	50
François X. Lasse, M.D	St. Vincent de Paul	1,300	130

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ISOLATED RISK—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		$	$
Rev. M. D. Caisse	Pointe aux Trembles	2,000	200
G. Laviolette, M.D	Montreal	1,900	190
T. E. Normand	Three Rivers	1,000	100
N. M. LeCavalier, M.P.P	St. Laurent	1,000	100
E. Galarneau	L'Assomption	3,000	300
C. Manseau	do	1,000	100
C. Archambault	do	3,000	300
La Corporation Episcopale Catholique Romaine de Montréal	Montreal	4,500	450
Miss Mélina Chevalier	L'Assomption	1,000	100
J. Archambault	St. Lin	2,000	200
A. Brien	St. Paul L'Ermite	3,000	300
Jos. Marion	do	3,000	300
Pierre Grenier	St. Maurice	100	10
Jos. A. Lantier	St. Polycarpe	2,500	250
Rev. M. D. Marcoux	Champlain	100	10
La Corporation Episcopale Catholique Romaine des Three Rivers	Three Rivers	200	20
Mrs. E. Dufresne	do	3,000	300
G. A. Bourgeois	do	500	50
E. Richard, sen	L'Assomption	500	50
E. Leblanc	L'Epiphanie	2,000	200
Miss E Richard	L'Assomption,	1,000	100
Rev. F. Caisse	do	1,400	140
L. D'Archambault	do	1,000	100
J. Blain	St. Edouard	2,000	200
E. Dufresne	Trois Rivières	100	10
J. B. E. Mathieu	Montreal	7,000	700
A. Mathieu	do	1,000	100
F. Dugas, M.P	St. Liguori	1,000	100
P. Larue, M.P	St. Augustin	2,000	200
Hon. P. Fortin, M.P	La Prairie	2,000	200
A. H. Pâquet	St. Cuthbert	1,000	100
J. A. Dorion, M.P.P	St. Ours	1,000	100
Pierre Comureau	do	1,000	100
V. Glader	St. François du Lac	500	50
H. E. Vassal	Pierreville	200	20
Gaspard A. Massue	St. Aimé	400	40
Jos. Lemaitre	St. Thomas de Pierreville	500	50
G. & O. Reeves	Pointe aux Trembles	1,000	100
T. Germaine Belisle	Montreal	1,000	100
N. Allard	Pointe aux Trembles	1,000	100
E. Mathieu	Lachenaie	1,000	100
L. Paré	St. Vincent de Paul	500	50
D. H. Paré	do	200	20
S. E. Lefebore	Montreal	100	10
Rev. B. Paquette	Quebec	1,000	100
Rev. P. Sax	St. Romuald	1,000	100
J. A. Duchesneau	Terrebonne	2,000	200
Rev. F. A. A. Toupin	Rivière des Prairies	500	50
M. Guerin	St. Vincent de Paul	200	20
F. Benoit	Sault au Recollet	2,000	200
Hon. W. H. Chaffers	St. Césaire	2,500	250
Jos. Gaudet, M.P	Gentilly et Nicolet	1,000	100
John J. Ross, M.P	Ste. Anne de la Pocatière	2,000	200
Hon. T. Robitaille, M.P	New Carlisle	1,000	100
Hon. C. Cormier	Somerset	2,000	200
L. H. Trudeau	Henryville	400	40
Pierre L. O'Donoghue	do	200	20
A. Brunel	St. Pierre les Becquets	200	20

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ISOLATED RISK—*Concluded.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Rev. T. E. Dagenais	St. Edouard	1,000	100
Rev. F. Aubry	St. Jean	1,000	100
A. Desjardins	Montreal	500	50
Rev. J. Doucet	St. Héléné	1,000	100
J. E. Champoux	Montreal	6,000	600
Jno. R. Cartwright	Napanee	5,000	500
J. O. Ireland	Toronto	1,000	100
Hine, Baines & Co	do	1,500	150
La Rue Peck	do	5,000	500
Rev. A. O'Donnell	St. Denis	1,000	100
D. H. Allen, in trust for J. Macdonald	Toronto	5,000	500
G. B. Kirkpatrick	do	5,000	500
G. Kirkpatrick, in trust	do	7,000	700
F. X. Coutu	Montreal	5,700	570
Rev Pierre Poissant	St. Phillippe	1,000	100
Rev. Geo. Chevrefils	Montreal	400	40
L. H Archambault	L'Assomption	1,000	100
B. Van Straubenzie	Kingston	2.000	200
Margaret Blake	Toronto	2,000	200
T. Brunet	St. Augustin	500	50
J. B. Leblanc	St. Henri de Tanneries	2,000	200
Rev. A. Toupin	Rivière des Prairies	500	50
Rev. S. Tasse	St. Scholastique	1,000	100
M. J. Major	St. Vincent de Paul	2,000	200
Hon. E. Doinne	St. Anne le la Pocatière	2,000	200
J G. Scott	Toronto	2,500	250
Alphonse, Lozeau	St. Vincent de Paul	1,000	100
A. H. Hudson	London, England	2,000	200
Mrs. M. P. O. Dansereau		1,000	100
O. Frechette	Berthier	500	50
J. M. & L O. Loranger	Montreal	200	20
Jos. Z. Martel	L'Assomption	1,600	160
H. Foisy	L'Epiphanie	200	20
Samuel Alcorn	Toronto	2,000	200
Mary K. Shaw	Manchester, England	7,500	750
Mary Elizabeth Smith	Toronto	3,000	300
P. D. Conger	do	5,000	500
Mary Harper	do	3,000	300
R. A. Donaldson	do	2,000	200
H. G. Parish	Farmersville	1,000	100
D. R. Calder	Kintove	1,000	100
T. G. Bright	Toronto	5,500	550
J. Milbourne	Oakville	2,000	200
F. Contare	St. Augustin	500	50
Jean MacCarthy	do	100	10
Evans Rochette	St. Colomb de Silery	1,000	100
Basels Thibault	St. Augustin	200	20
N. Constantin	do	800	80
Joseph Macardy	do	200	20
F. Coté	do	200	20
F. Drolet	do	100	10
Joseph Coté	do	100	10
Louis Jobin	do	500	50
	Total	$600,000	$60,000

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MERCHANTS' MARINE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Clarke, Nepean	Nova Scotia	2,000	400
Coffin, Peter	do	500	100
Creighton, Joseph	do	500	100
Cronan, John & Son	do	500	100
Cronan, Daniel	do	1,000	200
Crowe, James	do	500	100
Crowell, S. O	do	500	100
Crowell, Mrs. Leah	do	500	100
Curll, Thos.	do	1,000	200
Cummins, John D.	do	1,000	200
Calhoun, H. A.	New Brunswick	2,500	500
Chandler, Hon. E. B.	do	1,000	200
Carvell, Bros	Prince Edward Island	1,500	300
Carvell, J. S	do	1,000	200
Campbell, G	Ontario	1,000	200
Campbell, A. H	do	500	100
Close, J. G	do	1,000	200
Cole, Nathaniel	do	200	40
Coombe, A. J	do	500	100
Cockburn, George	do	200	40
Cochrane, J. C. T	do	1,000	200
Clayes, E. D	do	1,500	300
Cleghorn, A	do	1,000	200
Crawford, J	do	1,000	200
Cox, E. S	do	500	100
Churchill, E., & Son	Nova Scotia	500	100
Chesley, Thomas, W	do	500	100
Crowell, John O.	do	500	100
Curren, John E	do	1,000	200
Cantin, Jane	Quebec	1,800	360
Cantin, C. A	do	3,200	640
Darling, William	Province of Quebec	10,000	2,000
Darling, James	do	300	60
Darling, Herbert	do	300	60
Deroy, Basil, père	do	400	80
Deroy, Basil, fils	do	200	40
Desjardins, Joseph	do	200	40
Delisle Bros., & McGill, Estate	do	1,000	200
Demers & Dionne	do	1,000	200
DeVarennes, F	do	100	20
Dick, John	do	1,000	200
Dinning, Henry	do	5,000	1,000
Dinning, H., in trust	do	4,000	800
Dionne, G	do	100	20
Dobell. R. R.	do	.....	.....
Donnelly, James	do	1,000	200
Drake, T. C	do	500	100
Dugall, F. D	do	13,200	2,640
Duhig, T	do	2,000	400
Daoust, J. G	Ontario	500	100
Dallas, A. C.	do	1,500	300
Detlor, J. V., & Sons	do	1,000	200
Davidson, M	do	100	20
Dermott, Patrick	do	100	20
Dimock, E. W.	Nova Scotia	500	100
Dimock, L. E	do	600	120
Dimock, C. H	do	600	120
Dompierre, J	do	500	100
Doran, John	do	500	100

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MERCHANTS' MARINE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Hartigan, Bernard	Nova Scotia	500	100
Hesslein, Henry	do	1,000	200
Howe, Henry	do	500	100
Howe, Henry, jun	do	500	100
Hensley, Ellen S	do	2,500	500
Holloway, Thos	do	500	100
Hunter, David	do	500	100
Hunter, James	do	1,000	200
Hunt, James E	do	500	100
Howatt, George	Prince Edward Island	500	100
Hyndman Bros.	do	1,000	200
Hall, S. S.	New Brunswick	1,000	200
Hagermann, J. G	Ontario	200	40
Hargraft, G. R	do	100	20
Harvey, John	do	2,500	500
Harvey, T. A	do	100	20
Harvey, T. R	do	1,000	200
Hay en, Thos.	do	200	40
Hitchins, Wm	do	100	20
House, Frank	do	500	100
Hughes, Patrick	do	1,000	200
Hutcheson, Geo	do	1,000	200
Halle, J	Province of Quebec	100	20
Hardy, N. S.	do	1,700	340
Hatton, J. C	do	2,500	500
Hawkins, T	do	500	100
Hearn, John	do	200	40
Henry, J. W	do	1,000	200
Herriman & Whitney	do	5,000	1,000
Hodgson, Jonathan	do	1,000	200
Hossack, Jas	do	200	40
Humphrey, G.	do	300	60
Irvine, Hon. Geo	do	500	100
Irvine, George, W. F. Wood & W. Petry, in trust	do	1,800	360
Ireland, W. S.	Ontario	100	20
Ings, Jno	Prince Edward Island	1,000	200
Jaques & Co., G. E	Province of Quebec	500	100
Joncas, Luc	do	100	20
Joseph, A	do	6,900	1,380
Julien, F	do	300	60
Julien, F. X.	do	300	60
Julian, H	Ontario	500	100
Kane, J. H	do	500	100
Kearnes, Wm	do	1,000	200
Kerr, J. W	do	100	20
Kirchhoffer, J. N	do	100	20
Knox, Frank	do	100	20
Keith & Son	Nova Scotia	500	100
Kenny, J. F.	do	1,000	200
Kitchen, James	do	4,000	800
Knowles, C. W	do	1,000	200
Kennedy, Archibald	Prince Edward Island	500	100
Kennedy, S.	Province of Quebec	1,500	300
Kinnear, James	do	400	80
Knight, A	do	500	100
Keith, D. G	Nova Scotia	1,000	200
Laird, J. U	Province of Quebec	1,000	200
Landry, J. P.	do	1,000	200

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MERCHANTS' MARINE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
McPhee, Dugald	Province of Quebec	1,000	200
McWilliams, Wm	do	2,500	500
McCabe, John A.	Nova Scotia	400	80
McColl, Jeffrey	do	1,000	200
McDonald, Wm	do	1,000	200
McKay, Daniel	do	2,500	500
McLean, John S.	do	500	100
McPherson, David	do	500	100
Macdonald, A. A.	Prince Edward Island	1,000	200
McLeod, George	do	500	100
McLeod, M	do	1,000	200
McLeod, Neil	do	1,000	200
Macdonald, D. A., His Hon.	Ontario	2,000	400
McCulloch, W.	do	500	100
McDongall, R.	do	100	20
McGarvey, E.	do	500	100
McGillivray, E.	do	2,000	400
McKay, Donald	do	1,000	200
Nairn, A	do	2,000	400
Nairn, Stephen	do	500	100
Neelon, H.	do	500	100
Noonan, John R.	do	500	100
Newcombe, J. E.	Nova Scotia	1,000	200
North, John B	do	1,000	200
Owen, J. M	do	300	60
Owen & Kaulback	do	1,000	200
Owen, Hon. L. C.	Prince Edward Island	500	100
Oliver, J. E., in trust	Province of Quebec	100	20
Ogilvie, A. W.	do	2,500	500
Oswald, J. K	do	1,500	300
Oswald, W. R	do	1,000	200
O'Brien, James	do	2,500	500
Parslow, John	do	1,500	300
Pare, Georgiana	do	1,700	340
Pentland, C.	do	200	40
Pentland, C., Trustee	do	300	60
Pemberton, E. H	do	3,700	740
Perrault, L. C., & Co.	do	2,000	400
Price, E. J	do	1,700	340
Poston, Edward, Estate of	do	500	100
Poston, William, Estate of	do	2,500	500
Plunkett, George	Ontario	100	20
Perram, Lydia	do	500	100
Pringle, H.	do	700	140
Pallister, Wm. H.	Nova Scotia	1,000	200
Pickford & Black	do	1,000	200
Power, Patrick	do	1,000	200
Pratt, Rodman	do	300	60
Palmer, Charles	Prince Edward Island	1,000	200
Rogers, Benjamin	do	1,000	200
Ray, Wm. H.	Nova Scotia	100	20
Ritchie, J. N. & T	do	2,000	400
Ritchie, Thomas A	do	1,000	200
Ray, Walter G	do	700	140
Ramsay, A. G.	Ontario	2,000	400
Ramsay, Wm.	do	2,000	400
Rhodes, John	do	300	60
Rice, William	do	100	20
Rimer, F & Co.	do	500	100

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MERCHANTS' MARINE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Taylor, Robert	Nova Scotia	500	100
Townsend, Silas	do	500	100
Troop, W. B	do	300	60
Thompson, Jas	New Brunswick	1,000	200
Troop & Son	do	5,000	1,000
Turnbull & Co	do	2,500	500
Turnbull, Chas. G	do	2,500	500
Tibbs, Percival	Quebec	400	80
Uniacke, R	Nova Scotia	1,000	200
Van Allen, D. R. & Co	Ontario	1,000	200
Vial, Rev. W. S	Province of Quebec	500	100
Walker, Alexander	do	2,000	400
Walker, William	do	1,500	300
Watters, J. G	do	200	40
Welch, H. W	do	600	120
Wells, J	do	100	20
White, T. & R	do	500	100
Wood, A	do	100	20
Waddell, Duncan	Nova Scotia	500	100
Watt, William	do	500	100
Watt, Jno. A	do	1,000	200
Wier, Wm. E	do	500	100
Wilson, Alfd. H	do	1,000	200
Wilson, Thos. A	do	1,000	200
Wiggins, Geo	do	1,000	200
Webb, Jno. W	do	500	100
Wilson, Thos. W	do	500	100
Wood, Elijah	do	500	100
Wylde, C. J	do	1,000	200
Wylde, C. J., (in trust)	do	2,000	400
Wylde, Jno. T	do	1,000	200
Wylie, Jas. S	do	1,000	200
Welsh, Wm	Prince Edward Island	500	100
Waldie, J	Ontario	2,500	500
Walker, W. T	do	500	100
Wilkie, D R	do	500	100
Wilson, Richard	do	2,000	400
Woodcock, Louis	do	100	20
Wright, George	do	500	100
Watters, A	Quebec	100	20
Wilson, B. C	Nova Scotia	1,000	200
Yeo, Hon. Jno	Prince Edward Island	500	100
Young, D. D., Estate of	Province of Quebec	2,300	460
Young, G. R. S	do	600	120
Young, J. R	do	600	120
Young, Chas. E	Nova Scotia	1,000	200
Young, Matthew	do	500	100
Zwicker, W. N	do	500	100
	Total	$500,000	$100,000

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NATIONAL FIRE INSURANCE COMPANY.

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Agur, Wm	Ingersoll, Ont.	2,000	600
Aird, Wm	Cobourg, Ont.	2,000	600
Almond, S	St. Stephens, N.B.	500	150
Anctil, J	St. Jean, P.Q.	1,000	300
Anctil, J. M	do	1,000	300
Anderson, Mary E	Montreal, P.Q	1,000	300
Andrew, Philip	Avon, Ont.	500	150
Appleton, J	Montreal, P.Q	200	60
Archibald, E. N.	Shelburne, N.S.	1,000	300
Armstrong, J. S	St. John, N.B.	500	150
Atkinson, G. K	Chatham, Ont.	1,000	100
Paid in notes.			200
Baby, Hon. George	Joliette, P.Q	5,000	1,500
Bacon, J. L	St. Thomas, Montmagny	2,000	200
Baldwin, J	Coaticooke, P.Q	1,000	300
Ball, A. P	Stanstead, P.Q.	1,000	300
Ball, Wm. L	Coaticooke, P.Q.	500	150
Baptiste, Alexander	Three Rivers, P.Q.	5,000	1,500
Bate, Thomas B	St. Catharines, Ont.	2,000	600
Barber, W. B	Belleville, Ont	3,000	800
Paid in notes.			100
Beall, S. P	Montreal, P.Q	1,000	300
Beddome, F. B	London, Ont	500	150
Beaulieu, J. B	Quebec	500	150
Belaire, D. A. P	St. Eustache, P.Q.	100	100
Belanger, Adolphe	Montreal, P.Q.	500	150
Belleau, L	Ste. Croix, P.Q.	1,000	300
Bellerose, J. H	St. Vincent de Paul, P.Q.	1,000	300
Belyer, N. O	St John, N.B	500	150
Benallack, Howard	Montreal, P.Q.	1,000	300
Bendamon, A	Quebec	100	30
Bent, F. W	Amherst, N.S.	500	
Paid in notes			150
Bernard, J. M	Cap Santé, P.Q.	200	60
Birrell, George S	London, Ont.	2,000	600
Bezeau, Flavie	St. Antoine, P.Q.	2,000	300
Bickerdike, R	Montreal, P.Q.	1,000	270
Billsland, Wm	Spence, Ont.	5,000	1,300
Paid in notes			140
Bishop, George	Montreal, P.Q.	5,000	1,100
Paid in notes			400
Bishop, Henry	Petrolia, Ont	2,000	600
Black, Thomas R	Amherst, N.S.	1,000	300
Blanchard, E. S	Charlottetown, P.E.I.	1,000	300
Blois, F. S	Fraserville, P.Q	2,000	600
Bleasdale, Wm. H	Trenton, Ont.	500	150
Botterell, John H	Quebec, P.Q.	5,000	1,500
Brossard, Thos	Waterloo, P.Q.	200	60
Brown, V. A	London, Ont.	4,000	1,200
Brophy, D	Gananoque, Ont.	500	150
Bouchier, Jean	St. Charles, P.Q.	1,500	450
Boardman, C. E	Milltown, N.B.	1,000	300
Boardman, G. A	do	1,000	300
Bruce, F. C	Hamilton, Ont.	1,000	300
Bruce, John	Walkerton, Ont.	1,000	300
Breen, Philip	St. Stephens, N.B.	1,000	300
Brumwell, J. H	Bridgenorth, Ont.	300	90
Buck, F. P	Sherbrooke, P.Q.	1,000	300
Buist, J. N	St. Tite	300	90

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NATIONAL FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for	Amount Paid up in Cash.
		$	$
Burns, Michael	Gananoque, Ont	500	115
Paid in notes			35
Bolton, H. C	St. Stephens, N.B	1,000	300
Blair, S. H	do	500	150
Campbell, Colin, jun	Weymohth, N.S	1,000	300
Carnegie, John	Peterboro, Ont	300	90
Campbell, D. D	Listowel, Ont	500	150
Canada Paper Co	Montreal, P.Q.	2,000	600
Carey, W	Hamilton, Ont	1,000	300
Caron, Damas E	Rivière du Loup	5,000	1,500
Cartier, L. E. D	Sorel, P.Q	1,000	225
Paid in notes			75
Casey, G. E	Fingal, Ont	1,000	300
Chamberlain, Thos	Houghton, Ont	100	30
Champagne, C. L	St. Eustache, P.Q	5,000	1,500
Channel, H. A	Stanstead, P.Q	1,000	300
Chevalier, Pierre	Joliette, P.Q	500	150
Cherrier, J. A	Rigaud	2,000	600
Chipman, Z	St. Stephens, N.B	500	150
Choquet, A	Montreal, P.Q.	1,000	200
Paid in notes			100
Christie, John G	Apple Grove, P.Q	1,000	300
Clarke, C. H	Barrie, Ont	1,000	25
Paid in notes			275
Clarke, Richard	Grafton, Ont	1,000	300
Conelly, J. E	Windsor, Ont	1,500	150
Paid in notes			300
Contant, Pierre	Montreal, P.Q.	1,000	300
Corestine, James	do	5,000	1,500
Côté, Celina B	Fraserville, P.Q	2,000	600
Cox, Thomas H	Montreal, P.Q.	1,000	300
Cowan, James	London, Ont	200	60
Crawford, Alex	Windsor, Ont	5,000	500
Paid in notes			1,000
Crawford, Nancy	Cobourg, Ont	2,000	600
Crawford, Samuel	London, Ont	4,000	1,200
Cuthbert, E. O	Berthier, *en haut*, P.Q	1,000	300
Cuthbert, James A. A	do	500	150
Dawes, A. J	Lachine	1,000	300
Davidson, C. P	Montreal	5,000	1,500
Dawes, M. C	do	500	150
Dawes, Thos. H	do	500	150
Dawson, W. E	Charlottetown, P.E.I	1,000	300
DeBlois, Louis	Bridgetown, N.S	200	60
DeGuise, Charles	Ste. Geneviève, P.Q	200	60
DesBrisay, James S	Charlottetown, P.E.I.	3,000	900
Deschenes, M	Rivière du Loup, P.Q	500	150
Desjardins, A	Montreal	10,000	2,300
Paid in Notes			700
Dewar, G. B	St. Andrews, P.Q	300	90
Dionne, C. A	St. Antoine de Tilly	500	150
Dionne, Benjamin	Cacouna, P.Q.	500	150
Dionne, L. N	Fraserville, P.Q	1,300	390
Donahue, Wm	Montreal	5,000	1,500
Dorval, A	St. Charles	500	150
Douglas, Wm.	St. James, N.B.	500	150
Drake, Thos. C	Montreal	1,000	300
Drolet, Pierre	St. Charles, P.Q	100	30
Dugal, L S	Fraserville, P.Q	1,000	300

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NATIONAL FIRE—*Continued*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount Paid up in Cash.
		$	$
Dumble, J. H.	Cobourg, Ont	2,000	600
Dundar, G. H.	Weymouth, N.S.	100	30
Dunn, James L.	St. John, N.B	1,000	300
Durand, James	London, Ont.	1,000	300
Dyson, William	do	200	60
Eaton, Henry F.	Milton, N.B	2,000	600
Elliott, Alex. D.	Watford, Ont.	500	150
Enouf, Elizabeth	Fraserville, P.Q.	500	150
Ewing, A. S.	Montreal	5,000	1,500
Eyre, Wm.	Cobourg, Ont	2,000	600
Farmer, Michael	Montreal	5,000	1,500
Felton, E. Pellew	Sherbrooke, P.Q.	1,000	300
Fenwick, G. E.	Montreal	2,000	450
Paid in Notes			150
Fère, Emery	St. Eustache	3,000	900
Ferguson, John	London, Ont	1,000	300
Ferguson, Leonard	St. Thomas, Ont	1,000	300
Field & Brother	Cobourg, Ont.	2,000	600
Filteau, Ferdinand	Ste. Geneviève, P.Q.	2,000	600
Fish, W. J.	Cobourg	2,000	600
Fitzgerald, Georgina B.	London, Ont	1,100	330
Fitzgerald, Margaretta O	do	1,100	330
Fleming, Wm.	Owen Sound, Ont.	1,000	300
Fletcher, John	Rigaud, P.Q.	5,000	1,500
Flynn, Joseph	Cobourg, Ont	2,000	600
Foley, M. S.	Montreal	5,000	1,500
Foster, A. M.	Belleville, Ont	2,000	600
Foucher, F.	Joliette, P.Q.	1,000	300
Frazer, James A.	Milton, Ont	100	30
Frink, R. W. W.	St. John, N.B.	500	150
French, John	Quebec	1,000	150
Paid in Notes			150
Galarneau, M. C.	Montreal	1,000	300
Gamache, Ludger	Quebec	500	150
Gatien, F.	Granby, P.Q.	500	150
Gaudet, M. H. E.	Ste. Thérèse, P.Q	500	150
Gauthier, Leon	Montreal	500	150
Gelman, F. E.	do	5,000	1,500
Gilman, E. E.	Kingsey, P.Q.	6,000	1,800
Gill, Charles	Sorel, P.Q.	1,000	150
Paid in Notes			150
Gillies, D. J.	Charlottetown, P.E.I.	1,000	300
Gilroy, Thos.	Windsor, Ont	1,000	300
Goddard, H. W.	St. Stephens, N.B	500	150
Goodhue, C. F.	London, Ont.	5,000	1,500
Gouin, A. N.	Sorel, P.Q.	1,000	300
Goulet, J. M.	St. Eustache, P.Q.	1,000	300
Grandbois, P. H	Rivière du Loup, P.Q.	500	150
Grandbois, M. A	St. Casimir, P.Q	1,000	300
Grandbois, P. H	do	1,000	300
Grant, Jane S	St. Stephens, N.B	500	150
Gravelle, A.	St. Eustache, P.Q.	1,700	510
Greenwood, H	Grafton, Ont	2,000	600
Grenier, Narcisse	St. Gregoire, P.Q.	1,100	330
Guertin, Rev. J. N.	St. Casimir, P.Q	1,800	540
Guévremont, P.	Sorel, P.Q.	1,000	300
Girechereau, L.	St. François, P.Q.	1,000	300
Hall, James	Peterboro', Ont.	1,000	300
Hall, Albert	do	1,000	300

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NATIONAL FIRE—*Continued.*

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount Paid up in Cash.
		$	$
Hamelin, J. R. L	Quebec	2,500	750
Hanson, J. M	Berthier, P.Q.	1,000	300
Harding, Mrs. T. J. B	Brockville, Ont	1,000	300
Hardy, J. L	Grondines, P.Q	2,000	600
Hardy, M. G	do	3,100	930
Hare, George	Grafton	1,000	300
Harwood, A. E. De L	Vaudreuil	5,000	1,500
Harlow, Ruben	Shelburne, N.S.	500	150
Harris, A. B	Ingersoll.	500	150
Harwood, Allen	Vaudreuil	500	150
Hatheway, W. H, jun	St. John, N.B.	1,000	300
Hatton, J. C	Montreal	5,000	500
Hea, J. R	Annapolis, N.S.	1,000	300
Heenan, D	Grafton, Ont	2,000	600
Heenan, Thomas, sen	do	2,000	600
Heroux, J. M	Arthabaska Station	1,000	300
Higgins, W. H.	Whitby	1,000	225
Paid in Notes			75
Higinbotham & McLagan	Guelph	2,500	650
Paid in Notes			100
Hills, O. W.	Waterloo	1,000	300
Howland, W. H	Toronto	500	150
Hoyt, Asa	Grafton	2,000	600
Hudon, Atala	Quebec	2,000	600
Hudon, J	St. Philippe	1,000	300
Humphries, Patrick	St. Eustache	5,000	1,500
Ings, John	Charlottetown, P.E.I.	2,000	600
Ives, W. B	Sherbrooke	500	500
Jarvis, O. C	St. Thomas	1,000	80
Jefferson, Thomas	St. Andrews	500	150
Johnson, Alex	St. Stephens, N.B.	500	150
Johnstone, W. E	Grafton	3,000	900
Johnston, W. H	Whitby	1,000	300
Johnston, Wm.	Wicklow	4,000	1,200
Jones, Edward	St. Andrews	1,000	300
Jones, Robert	do	1,000	300
Jones, Simon	St. John, N.B	2,000	600
Jubinville, J. B.	St. Eustache	10,000	3,000
Kaines, W. H	London, Ont	300	90
Keating, Wm.	Westwood	500	150
Kelly, John	Portland	500	150
Kent, Thomas	London	2,000	600
Kerr, James K	Toronto	1,000	300
Kerr, J. W	Cobourg.	2,000	600
Kerr, W. H. C	Brantford.	1,000	300
Killam, Samuel	Yarmouth	2,000	600
Kinghorn, G. M	Montreal	10,000	3,000
Knodell, Geo. A	St. John, N B.	1,000	300
Labrie, A	St. Charles.	600	180
Lacoursière, A. J	St. Stanislas	300	90
Lacoursière, D	Ste. Geneviève	200	60
Laflèche, Louis	Ste. Anne de la Pérade	1,800	540
Laframboise, Hon. M.	Montreal	5,000	500
Paid in Notes			1,000
Lajeunesse, Narcisse	Sault au Récollet	1,000	175
Paid in Notes			125
Lambert, J. N	St. Stanislas	1,000	300
Landsburgh, J	Frelighsburg	1,000	300
Larue, Thomas	Compton.	1,000	300
Larue, V. W	Quebec	100	30
Larochelle, Henriette D	Fraserville.	4,000	1,200

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NATIONAL FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
LaRue, Magloire	Montreal	100	30
Laviolette, Godfroy	St. Jérôme	4,000	400
Paid in Notes			800
Lauzé, M. G	Lotbinière	500	50
LeBel, A	Quebec	1,000	300
Leonard, A. E	Ste. Rose	500	150
Lester, D	London	200	60
Letourneux, J T	Montreal	1,000	300
Levesque, Joseph	Rivière du Loup	00	150
Limoges, Alfred	St. Eustache	500	150
Lindsay, James	London	500	150
Logan, Thomas	Sherbrooke	10,000	3,000
Lunan, W. J	Sorel	500	150
Lye, Henry	Montreal	6,000	1,800
Lyman, Benjamin, Estate	Toronto	2,500	750
Lynch, W. W	Knowlton	200	60
Macbeth, John	London	1,000	300
Macdonald, D	Tignish, P E.I	1,000	300
MacDonald, Ronald B	Miscouche, P.E.I	1,000	300
Mackay, Robert	St. Thomas	2,000	600
Manson, W. B	Mansonville	500	150
Mahoney, Thomas H	Quebec	6,500	1,875
Paid in Notes			75
Massie, John, jun	Cowansville, P.Q	300	90
Mathieu M	Sorel	1,000	300
Mellis, William	Cobourg	2,000	600
Messenger, Alveira	Yarmouth, N.S	100	30
Messenger, Elias	Yarmouth, N.S	200	60
Messenger, Jane	do	100	30
Mignault, Dr	St. Augustine	300	90
Miller, William	Ste. Thérèse	2,000	600
Miller, Melville	Orillia	1,000	300
Minaker, D. H., & Bros	Cobourg	2,000	525
Paid in notes			75
Mitchell, Robert	Montreal	1,000	300
Moffat, Atcherson	Amherst, N.S	500	150
Mongenais, J. B	Rigaud	2,000	600
Montmarquet, F. X	Montreal	1,000	300
Moody, John	Terrebonne	1,000	300
Moore, J. D	Compton	100	30
Morphy, A	London	500	150
Morton, Philips & Bulmer	Montreal	2,500	750
Moran, Thomas	Maidstone	500	150
Mulholland, R	Cobourg	2,000	500
Paid in notes			100
Mulholland, W	do	2,000	600
Murphy, W	Charlottetown	1,000	300
Murray, Angus	St. Thomas	5,000	1,500
Murray, George	Toronto	200	60
Mussen, Thomas	Montreal	2,000	600
McAfee, Joseph	Portland, N.B	1,000	300
McCallum, P	Cobourg	5,000	1,500
McCrory & McGoldrick	Montreal	1,000	300
McDonald, A. A	Charlottetown, P.E.I	1,000	300
McDougall, James	Montreal	1,000	300
McDowell, Thomas	Palmerston, Ont	500	150
McGarvey, Edward	London	5,000	1,250
Paid in notes			250
McGauvran, John W	Montreal	5,000	1,500

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NATIONAL FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		$	$
McGreevy, Cornelius	Rigaud	500	150
McIntyre, R.	Hespeler, Ont.	1,000	300
McKeand, George	Hamilton	3,000	900
McKinnon, James	Stanstead	500	150
McGowan, J.	Carillon	1,500	450
McLeod, James	Summerside, P.E.I	1,000	300
McLean, W. A.	Walkerton, Ont.	1,000	300
McMurtry, S. A.	Lindsay	500	150
McNichol, A.	Calais, Maine	500	150
McNaughton, D.	St. Eustache, P.Q.	500	150
Macphie, Dugal (*by note*)	Montreal	1,000	300
Morse, Albert	Bridgetown, N.S.	200	60
Noble, James	Strathroy, Ont.	1,000	300
Northwood, John	Chatham	1,000	100
Nourse, Charles	Whitby	1,000	250
Paid in notes			50
Noyes, John P.	Waterloo, Q.	500	150
Olli, James, jun.	Caledonia, Ont.	1,000	300
Ogilvie, Alex. W.	Montreal	15,000	4,500
Ostigny, Joseph	St. Jean Baptiste	1,000	300
O'Sullivan, John	Peterboro'	1,000	300
Oswald, J. K	Montreal	1,000	100
Overell, Arthur E.	Rockville, Ont.	700	210
Owens, T. & W.	Stonefield, P.Q	2,000	600
Paige, Warren	Compton	1,000	100
Parent, E. H.	Grenville	5,000	1,500
Parker, J. M	Berwick, N.S.	200	60
Parson, William	Orangeville	500	150
Paiement, Antoine	St. Thérèse	2,000	600
Peaker & Runions	Brampton	500	150
Peel, Thomas	London	300	90
Pelchat, Thomas	Quebec	500	150
Perrault, Louis	Montreal	5,000	1,100
Paid in notes			400
Philps, George	St. John, N.B.	1,000	300
Pickard, James	Exeter	1,000	300
Pomeroy, B., Estate of	Compton	1,000	300
Pouliot, J B	Fraserville	2,000	600
Pouliot, J. E.	Rivière du Loup	1,000	300
Poirier, F. L.	do	2,000	600
Poyntz, F. G.	Orangeville	500	150
Prevost, J. B	St. Geneviève	200	60
Prevost, Sinai	Montreal	1,000	300
Pritchard, George	London	1,000	300
Pritchard, R.	do	300	90
Priddicombe, John	do	2,000	600
Pinsonnault, A. C.	La Tortue	500	150
Priddicombe, R. W.	London	2,000	600
Quirk, John	Charlottetown, P.E.I.	1,000	300
Randall, Frederick	St. Thomas, Ont.	1,000	300
Reinhardt, George	Montreal	1,000	300
Renaud, Adolphe	St. Eustache, P Q	1,000	300
Rector and Church Warden and Vestry	St George Parish, Parisboro', N.S.	500	150
Reid, John	Edwardsburg, Ont.	200	60
Richard, Joseph	Montreal	300	90
Ritchie, J	do	200	60
Roberts, Thomas	Grafton, Ont	1,000	300
Robertson, William	Terrebonne	1,000	300

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NATIONAL FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Robbins, John	Charlottetown, P.E.I.	1,000	300
Robinson, Samuel	Orillia, Ont.	500	150
Robinson, Christopher	Toronto	300	90
Roman Catholic Episcopal Corporation	Montreal	15,000	4,500
Roebuck, Lydia Ann	Hamilton.	100	30
Rose, David	Dummer	500	150
Ross William	Devizes	1,000	300
Rose, Frank F	St Stephens	500	150
Roy, David	Listowel	500	150
Roy, J. A.	Rivière du Loup	6,000	1,800
Ryerson, S. M.	Yarmouth, N.S.	500	150
Sauvé, Israel	St. Andrews	500	150
Scott, William	Montreal	2,500	750
Senkler, E. J.	Brockville	500	150
Sharpe, F. S.	St. John, N B	1,000	300
Shea, John H.	Quebec.	1,000	300
Shepherd, H. W.	Montreal	1,000	300
Shepherd, R. W. jun	do	500	150
Sheppard, Robert	Lansdowne	200	60
Shurtleff, J. B	Stanstead	1,000	300
Sicotte, L. W.	Montreal	2,000	600
Paid in notes			300
Sinclair, L. A. C	Tilsonburg	2,000	600
Sloane, W.	St. Sauveur, P.Q.	1,000	300
Smart, J. H.	Kingsville, Ont.	500	150
Paid in notes		1,000	200
Smith, E. R.	St. John, P.Q.		100
Smythe, Henry	Chatham	1,000	
Paid in notes			300
Smith, S. C.	Granby.	1,000	100
Paid in notes			200
St. Cyr, D N.	Ste. Anne de la Pérade	1,500	150
Paid in notes			300
Stevenson, A. A.	Montreal	5,000	1,400
Paid in notes			100
Stewart, A	Palmerston, Ont.	1,000	300
Stewart, John	London, Ont.	1,000	300
Stuart, M. E.	St. Stephen, N.B.	500	150
Stone, Louis F	Lakefield, Ont.	100	30
Stowel, H. H.	Mount Forest, Ont.	500	150
Sullivan, W. W.	Charlottetown, P.E.I.	1,000	300
Sutherland, James M	do	1,000	300
Sutherland, George	Listowel, Ont.	1,000	300
Talbot, E.	Fra erville	1,000	300
Tassé, Rev. T.	St. Scholastique	1,000	300
Tanguay, Michel	St. Charles	500	150
Taylor, John	London	5,000	1,400
Paid in notes			100
Thomas, D	Sherbrooke	1,000	300
Thompson, James	St. Eustache	500	150
Thompson, J. H.	St. Thomas.	1,000	300
Thompson, J J. J., Estate.	Chatham	1,000	300
Thornton, John	Coaticooke	2,000	600
Todd, W. H.	St. Stephens	1,000	300
Todd, Charles T.	Milltown	1,000	300
Todd, Seth M.	St. Stephens	1,500	450
Toombs, William	North Rustico	1,000	300
Tory, Joseph	Warsaw	300	90
Tracy, Robert	Belleville	1,000	300

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NATIONAL FIRE.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Trotter, Joseph	Lakefield	500	015
Trudel, E. H	Montreal	5,000	1,500
Trudel, Joseph	Ste. Geneviève	400	120
Trudel, Luce	Ste Anne de la Pérade	3,000	900
Trudel, Robert	Ste. Genevieve	200	60
Turnbull, Charles G	St. John, N. B	1,000	300
Turnbull, W. W	do	5,000	1,500
Upper, J. S	St. Thomas, Ont	1,000	300
Vandewater, R. W	Kingston, Ont	500	150
Vaughan, William	St. Stephens	500	150
Vidal, Beaufort H	Toronto	500	150
Villeneuve, J. B. L	St. Jérôme	2,000	600
Vinet, J. B	Montreal	1,000	300
Walker, Geo. W	Belleville	300	90
Walpole, H	Halifax	1,000	300
Wallace, William	Simcoe	500	150
Waddell, Robert	London	2,000	200
Paid in notes			400
Wall, G. S	St. Stephens, N. B	500	150
Warminton, R	Montreal	5,000	500
Paid in notes			1,000
Wason, John	Warsaw	1,000	300
Wason, William	do	500	150
Weldon, J. E	Weldon Station	500	150
Weldon, S	St. Thomas	500	150
Westbrook, H. L	London	1,000	300
White & Weatherhead	Brockville	500	150
White, Richard	Montreal	10,000	3,000
Whitcher, F. D	Stanstead	500	150
Whiteside, F	Montreal	500	150
Whitlock, J. T	St. Stephens	500	150
Wilson, George	Essex Centre	500	150
Willis, W	London	2,000	600
Wilkinson, Wm	Brampton	1,000	300
Winter, Matthew	Cobourg	2,000	600
Wood, T. R	Toronto	10,000	3,000
Woon, Joseph	Hamilton	2,000	600
Workman, Wm	Montreal	1,000	300
Worthington, James	do	5,000	1,500
Wrighton, W. H	Peterboro'	1,000	300
Barker, P. M	Orangeville, Ont	1,000	
Chapman, J. M	Stanstead	1,000	
Cade, W H	Rougemont	200	
Hunter, W. H	Stanstead	1,000	
Richards, T. M	Edmundston, N. B	1,000	
Chevrier, N	Rigaud	1,000	

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THE OTTAWA AGRICULTURAL INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subcribed for.	Amount Paid up in Cash.
		$	$
Allan, James	New Edinburgh	1,000	150
Arnold, William	Bell's Corners	1,000	200
Allan, Mrs. Thomas	Hazledean	400	40
Argue, George	Stittsville	200	20
Argue, George	Kars	500	100
Argue, Andrew	Fallowfield	500	50
Ahearn, William	Ottawa	1,000	150
Abbott, Adam	Hazledean	500	100
Ashwith, John	New Edinburgh	300	30
Avery, Henry	do	300	45
Anderson, J. D	Ottawa	200	40
Annable, Redmond	Winchester	1,000	200
Allan, John W	Cumberland	500	75
Argue, Mrs. E	Fallowfield	200	20
Averill, Joseph	Portage du Fort	100	17
Adams, John J	Wales	1,000	250
Adams, Gideon	do	2,000	500
Adams, Joel	do	1,000	250
Auger, Joseph	St. Croix	100	10
Audet, Rev. A	St. Adelaide de Pabos	100	10
Andrews, H. Cochrane	Ottawa	1,000	100
Blackburn, Robert	New Edinburgh	1,000	200
Borbridge, S. & H	Ottawa	1,000	100
Bradley, John, jr	Hazledean	500	50
Bowen, George	Ottawa	300	52
Bradley, John	Hazledean	500	50
Brunette, Rev Antoine	Aylmer	1,000	200
Bogart, Giles W	Winchester	2,000	400
Bélanger, Rev. P	Rigaud	1,000	200
Burroughs, R	Hazledean	500	87
Brouse, Hon. W. H., M.D	Prescott	1,000	150
Bate, Charles T	Ottawa	2,000	400
Beattie, John, sen	South March	200	30
Brennan, J. B	Ottawa	2,000	200
Bradley, Albert	Hazledean	1,000	100
Bradley, Joshua, sen	do	1,000	150
Burroughs, George	Fallowfield	1,000	175
Bronskill, H. J	Ottawa	20,000	2,000
Bradley, Thomas	Hazledean	200	40
Burns, Robert, M.D	Pakenham	200	35
Burroughs, W. T	Fallowfield	500	87
Bearman, James	Bell's Corners	1,000	100
Barton, William	Vankleek's Hill	1,000	150
Blackburn, Mrs. G. M	New Edinburgh	6,500	650
Bentley, T. B., M.D	Ottawa	500	75
Baskerville, Joseph	Ramsay's Corners	500	50
Brennan, John	Sheenboro'	100	10
Boxall, David	New Edinburgh	500	50
Bell, W. R, M.D	do	3,000	600
Brown, James B	Grenville	500	100
Burns, James	do	400	40
Brophy, George P	Ottawa	500	50
Bell, Samuel	Carleton Place	1,000	100
Bégin, Joseph	Lévis	1,000	100
Beckett, William	Portage du Fort	500	50
Bogart, Mrs. Elizabeth	Winchester	1,000	200
Beach, M. F	West Winchester	1,000	175
Brown, John	Carleton Place	200	30
Bell, Robert W., M.D	do	200	30

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Blair, Wilson	Osgoode	500	100
Brown, J. C.	Ottawa	200	40
Barber, Charles W	Templeton	500	75
Brading, H. F & Co.	Ottawa	100	15
Bryson, Hon. George	Mansfield	2,000	400
Bezeau, Mrs. A	St. Antoine de Tilly	2,500	250
Brunette, Théophile	St. Augustin	500	50
Brunel, Rev E	Gentilly	400	60
Bertrand, Mrs. Joseph	Cap Santé	500	50
Beaubien, Rev. L. P	Lévis	100	20
Bradley, Richard	Manotic	1,000	150
Boyd, James	Eastman's Springs	300	52
Black, George	Ross	200	30
Beaubien, Louis	Montreal	1,000	200
Bennett, John	Roxborough	1,000	200
Bouillé, Ls. Z	Deschambault	300	60
Bouille, Zepherin	do	200	100
Brown, John	Monckland	4,000	800
Bertrand, Joseph	Cap Santé	500	50
Bernier, Rev. B	St. Narcisse	100	10
Bernier, Rev. A	St. Emelie	100	15
Bennett, Thomas	Athol	100	25
Bouchard, Rev. A	Batiscan	100	15
Bossé, Rev. F. X	Percé	100	10
Brown, D. R.	Newington	200	40
Boucher, Jean	St. Charles	1,000	150
Bureau, Rev. J. A	St. Nicolas	1,000	100
Beaumont, Rev. P	St. Jean Baptiste des Ecuriel	1,000	100
Blondin, J. A	Bécancour	500	75
Bourgeois, G. A., M.D	Three Rivers	1,000	200
Beland, Rev. Isadore	Batiscan	500	50
Belleau, Rev S	St. Croix	500	75
Brunelle, Uldric, N.P	St. Etienne des Grits	100	15
Bélanger, Joseph Ferdinand	N. Dame des Angers, Batiscan	8,000	800
Bellemare, Rev. Charles	Shawanegan	200	40
Baker, James	Cape Cove	200	20
Burton, Isabella	Cumberland	1,000	100
Brown, Arthur	Morrisburgh	200	.....
Brownlee, Hugh	Stittsville	800	80
Burland, Geo. B	Montreal	500	.....
Bronson & Co.	Ottawa	500	50
Begin, Madame F. P	Rimouski	19,000	1,900
Begin, Aquilas	do	1,000	100
Boivin, Dlle. Dina	Baie St Paul	5,000	500
Beck, Joseph	Cape Cove	1,000	100
Boucher, Ludger, N.P	St Barnabé	200	20
Baudet, Rev. P. H	St. Alphonse	2,000	200
Campbell, Arch. J	Arnprior	500	50
Church, C. R., M.D	Ottawa	2,000	500
Carmichael, D. A., M.D	do	1,000	100
Clark, Charles E	do	600	60
Cunningham, Alex	Wendover	300	30
Cameron, Evans	Skead's Mill	1,000	200
Charboneau, H	Plantaganet	300	30
Charboneau, Louis	do	500	50
Chaine, Rev. Adolphe	Arnprior	2,000	200
Chely, John	Aultsville	100	15
Craig, William	Carsonby	300	60
Caldwell, John	Cayo	1,000	150

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Church, Hon. L R.	Montreal	2,000	200
Champness, Welden	Ottawa	2,000	200
Caldwell, J. F.	do	1,000	100
Chabot, P. H.	do	1,000	100
Carson, Charles	Carsonby	200	40
Colton, James	Bryson	2,000	400
Clark, Thomas	Ottawa	300	45
Cleland, Robert	West Osgoode	200	20
Clark, James	Ottawa	300	45
Cameron, John C.	Grenville	100	10
Clancy, John	Ottawa	100	15
Crain, Robert	do	500	100
Christian, Charles	do	500	50
Creighton, Thomas	Dunraven	200	30
Cowley, J A. E.	Portage du Fort	200	35
Crane, John F.	Carleton Place	200	20
Casselman, R.	Winchester	500	50
Christie, Thomas	do	1,000	175
Campbell, W. F.	Metcalfe	100	20
Cocklan, Daniel	Chichester	200	20
Cockburn, Francis	Bearbrook	1,000	200
Charbonnier, Rev. Ovide	Ange Gardien	100	10
Curren, William	Fallowfield	1,000	100
Cowley, Daniel	Ottawa	1,000	175
Colquhoun, William	Cornwall	2,000	400
Corporation, Archepiscopal	Quebec	3,000	600
Collette, Hercules	St. Basile	1,000	100
Corporation, Episcopal Roman Catholic	Three Rivers	1,500	300
Caron, Rev. Thomas	Nicolet	500	87
Curren, Robert	Fallowfield	500	50
Campbell, Archibald	Athol	100	20
Clair, Isadore Louis	Three Rivers	100	10
Côte, Amable	St Agapit	1,000	100
Carmichael, Donald	Beckwith	1,500	375
Côte, Samuel	Rimouski	1,000	100
Caron, F. X.	Percé	1,000	100
Casgrain, L. C. A	Ottawa	100	10
Colquhoun, John	Grantly	1,000	100
Cameron, A. S	River Raisin	1,000	200
Chailliez, Pierre N.	St. Pierre les Becquet	500	100
Chabot, Laurent	St. Basile	5,000	500
Christie, Peter	Martintown	1,000	250
Cameron, R.	New Lancaster	1,000	100
Connolly, Rev. F. E.	South Durham, Q.	400	80
Connell, Dlle. Sarah	Deschambault	400	60
Casselman, Hiram	Grantly	2 000	400
Corporation du College	St. Anne de la Pocatière	1,200	180
Couillard, J. T.	Rimouski	1,000	100
Chouinard, Rev. A	St. Octave de Metes.	1,000	100
Corporation du Seminaire	Rimouski	1,000	100
Cocharne, Wm. H.	Kemptville	500	125
Carcan, Mrs. D.	New Carlisle	500	87
Carbonneau, Rev. C A	Rimouski	200	20
Corporation, Catholic Episcopal	Ottawa	1,000	150
Clemow, Francis	do	1,000	250
Cowan, John	do	300	75
Dillabough, Lemuel	do	300	60
Davidson, James	Fallowfield	1,500	150
Dunbar, John	Farron's Point	100	17

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Durocher, Rev. J. E.	Rigaud	2,000	200
Derenzey, Edward.	Sand Point	1,000	100
Davis, Moses	Rockville	200	50
Dickson, H. H.	Packenham	200	20
Dillabough, Samuel	Winchester.	200	40
Donnelly, Horace	Ironside	1,000	150
Dorion, L E	Quebec	500	50
Davidson, Robert	Westmeath	300	30
Dowall, Rev. F. X.	Pointe-aux-Trembles	200	20
Dowling, Rev. J. M	St. Sylvestre	100	25
Dixon, James N	Moulinette	100	10
Douville, Rev. J. A J.	Nicolet	100	17
Dumontier, Rev. F. X	Portneuf	100	15
Drolet, Pierre	St. Charles.	100	10
Delorimier, L. G. V	St. Anne, Bout de l'Isle	2,000	200
Dion, Gaspara.	Rimouski	400	40
Dostaler, A. N	St. Narcisse	200	30
Dafoe, Jacob	Osnabruck	500	100
Dionne, Rev P.	St. Albans	1,000	150
Davillers, Benjamin	St. Nicolas	500	50
Dauth, Rev. L. E	St. Valere de Bulstrode	1,000	150
Desjardin, Rev. L.	Bic	1,000	100
D'Aujou, Magloire	St. Simon	500	50
Desaulnier, Rev. F. X.	Pointe du Lac	200	20
Derome, Francis M	Rimouski	500	50
Doucet, Rev. N	Malbaie	1,000	100
Delachovertiere, T. C.	Deschambault	400	60
Dardis, Thomas	Morisburgh	6,500	1,300
Eaton, George W.	Ottawa	2,000	200
Edwards, George	Thurso	500	75
Erskine, John S.	Cumberland	1,000	250
Ethier, C., M.D	St. Scholastique	200	20
Esdaile, Mathew	New Edinburgh	500	50
Egan, H. K	Aylmer	1,000	100
Erratt, Jacob	Ottawa	1,000	250
Ferguson, James, M.D.	Cumberland	1,000	100
Fulton, R. D	Winchester	5,000	1,125
Faulkner, Andrew	Fallowfield	1,000	100
Fraser, James D.	New Edinburgh	500	50
Forbes, W. B	Carillon	700	.....
Fyfe, Peter	Stewartville	500	75
Fleming, James.	Ashton	200	20
Freeman, P. W	Loughboro'	3,500	875
Francour, Joseph	Gloucester	1,000	150
Filion, A. B.	Grenville	100	20
Foley, M. S	Montreal	1,000	200
Fisher, John	Kenyon.	200	25
Ferguson, John G.	Williamstown	1,000	150
Fraser, Alexander	Martintown.	100	25
Friezell, Richard M	Munster	300	60
Fortin, Rev. M.	Cap Santé	1,000	100
Fafard, Rev. E.	St. Joseph de Lévis	500	75
Featherstone, George	Kinburn	500	50
Featherstone, Alexander	do	500	50
Grimes, William	Aylmer	1,000	150
Gilmour, Allan	Ottawa	5,000	1,000
Gourlay, Hugh	Huntly	500	75
Gourlay, William	do	500	75
Graham, Thomas	Bell's Corners.	1,000	200

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Graham, William	Bell's Corners	1,000	200
Garrett, Rev. Thomas	Bearbrook	2,000	350
Gollinger, J. J	Aultsville	600	120
Gollinger, Géo. H.	do	200	40
Gollinger, Geo. L.	do	1,000	100
Gollinger, Josiah	do	300	45
Graham, Elisha	Hazledean	500	75
Graham, Thomas, sen.	Bell's Corners	250	25
Gosline, Sévère	Rockville	500	125
Graham, William	New Edinburgh	4,000	400
Gabouray, H., M.D	Bryson	200	30
Gilpin, Robert	Ottawa	250	25
Gillies, John	Carleton Place	1,000	100
Greig, Thomas	do	200	20
Goodwin, George	Grenville	100	10
Golden, Bryan	Chichester	200	20
Grier, John W	Cumberland	300	30
Grenier, Rev. P. E.	Bécancour	200	30
Gingras, Rev. J. A	St. Croix	100	20
Gordon, Sarah	Portage du Fort	500	50
Gagnon, Rev. H	St. Catharines	500	88
Gagnon, N	Champlain	1,100	220
Gaudet, J	Gentilly	500	75
Gregoire, Mathieu	Lévis	100	10
Gosselin, Joseph	St. Nicolas	500	50
Galerneau, Pierre	Percé	100	20
Gervais, M. E., M.D	Three Rivers	200	30
Gill, Rev. L	Grondines	1,000	100
Gauthier, Rev. L. A.	Beaurivage	1,500	300
Guertin, Rev. J. N.	St. Casimir	400	60
Garneau, B., N.P	St. Croix	500	50
Gamache, Ludger	St. Sauveur	2,000	200
Gamache, Delle. Marie	do	500	50
Guthrie, Thomas	Fitzroy Harbor	100	15
Grondin, Etienne	Rimouski	1,000	100
Guay, Rev. Charles	Sacre Cœur, Rimouski	1,000	100
Geroux, Alfred	St. Casimir	1,000	100
Greenshields, George	Carleton Place	200	20
Gauthier, Dolphis	St. Raymond	200	30
Guillet, Valare, N.P	Three Rivers	400	400
Gauthier, Dolphice	Deschambault	200	20
Guay, Jean	Chicoutimi	1,000	150
Goulet, Joseph	St. Raymond	100	15
Hinton, R. J.	Nepean	1,000	150
Hope, James	Ottawa	5,000	1,000
Harkin, William, M.D.	Vankleek Hill	2,000	300
Helmer, Wm. Z.	Russell	500	50
Helmer, Mrs. Wm. Z.	do	500	50
Hodgins, George	Osnabruck	100	15
Hanna, Alexander	Aultsville	100	15
Hutchison, George, L.D.S	Ottawa	1,000	175
Hanes, Jacob	Morrisburgh	500	125
Hagar, Albert	Plantagenet	1,000	100
Hannand, J. M. T	Ottawa	1,000	100
Halfpenny, Robert	Bell's Corners	100	17
Hughes, Michael	Collfield	200	40
Henderson, John	New Edinburgh	1,000	250
Higginson, John	L'Orignal	300	75
Hamilton, Robert	do	100	25

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subcribed for.	Amount Paid up in Cash.
		$	$
Heron, Thomas	Billings Bridge	200	20
Heron, Mathew	do	750	150
Heron, John	do	1,000	200
Harris, James	Ottawa	400	60
Hopkins, Robert	do	500	87
Hartley, Geo. C	Grenville	500	50
Hamelin, Rev. J. R	Quebec	2,000	500
Heath, Edmund	Clarendon	300	45
Hayes, F. B	Ottawa	500	50
Howard, John	Grenville	1,000	100
Hunter, Charles	Cumberland	500	100
Healy, William	Fallowfield	500	50
Hall, John S	Montreal	1,000	200
Hardy, Amable	St. Basile	500	50
Huot, Rev. N. M	St. Agathe	200	20
Henry, Edward	Fort William	200	20
Hughes, Abraham	Alfred	500	50
Hardy, M. G	Grondines	1,000	150
Hamilton, John W	Osnabruck Centre	300	60
Hardy. Jules, M.D	St. Tite.	200	20
Heppell, Joseph	St. Anaclet	1,000	100
Harper, L. G	Percé.	2,000	400
Hodgins. John.	Hazledean	500	50
Hutchison & Walker	Montreal	1,000	175
James, W. H	Prospect	200	35
Jackson, Samuel	Orleans	1,000	200
Johnston, George	Rupert	1,000	150
Jennings William	Fort William	1,000	100
Johnston, George	Ottawa	200	20
Johnston, Robert	do	100	10
Johnston, William	Crysler.	2,300	460
Judill, Charles E		100	10
Johnston, John	Ottawa	1,000	100
Jobin, Joseph	St. Augustin	500	100
Jutras, J	Bécancour	500	75
Johnstone, Geo. S	Crysler	1,000	200
Jones, Wm E	Richmond, Q	300	30
Kettles, William	Hazledean	500	75
Kimball, Albert	Hawkesbury	2,000	500
Kerr, James	North Gower	500	100
Kenny, Margaret	Aylmer	2,000	200
Kemp, C. R	Hazledean	200	35
Kemp, John.	do	1,000	175
Kidd, Mary Ann	Carp	1,000	100
Kenny, Thomas	Ottawa	1,000	200
Keogh, Rev. J. B	Aylwin	2,000	200
Keogh, Mrs. J. B	do	2,000	200
Knapp, H. A	New Edinburgh	500	50
Kemp, Benjamin	Stittsville	500	50
Kenny, Robert	Aylmer	1,000	150
Kelly, John	Carillon	2,000	400
Klock, R H. & J	Aylmer	1,000	150
Kennedy, Robert	Ashton	100	20
Kelly, William	Carleton Place	200	20
Keys, James.	Duncanville	2,000	200
Kearns, Wm. F	Metcalf	100	20
Kennedy, Peter	Notfield	500	87
Kewin, Edwin	Cornwall	1,000	150
Kennedy. John	Dominionville	300	60

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
Kiley, John	Quebec	1,000	100
Kavanagh, F. & M.	Ottawa	1,000	100
Laird, Hon. D.	N. W. Territory	1,000	250
Logan, George, M.D	Ottawa	2,000	300
Lunney, James J	Panmure	200	30
Lunney, Hugh A	do	200	30
Leonor, Joseph E	Rochesterville	200	30
Lowrie, Margaret	Morrisburgh	500	125
Leduc, Edouard	St. Andre Avelin	3,000	750
Laing, P. Sinclair, M.D.	London, England	2,000	200
Labrosse, Simon	St. Eugène	1,000	100
Lafurgy, Edward	Fort William	200	20
Lamb, Alexander	Point Fortune	200	40
Lumsden, A	New Edinburgh	2,000	400
Labelle, W	L'Orignal	300	45
Lambert, James Thos	Ottawa	500	75
Leitch, Alex., Jun	Bryson	200	20
Laing, H	Clarendon	200	50
Langford, Isaac	Clarence	1,000	100
Lackay, Hugh	Chichester	200	20
Lefebre, Edward	do	1,000	100
Lauzon, E.	Aylmer	500	50
Lalonde, Victor	St. Eugène	200	50
Laframboise, L	Montreal	600	70
Lafleur, Eustache	Calumet Island	100	20
Larue, Proxide, M D	St Augustin	100	15
Leprohon, J. L., M. D	Montreal	200	20
Langevin, Mons. Jean	Rimouski	500	100
Latterville, Flavien, N. P	Three Rivers	1,000	100
L'Hôpital du Sacre Cœur de Jésus	Quebec	100	15
Lamb, William	Wendover	1,000	175
Loucks, Richard	Aultsville	1,000	250
L'Heureux, Narcisse	St. Sauveur	2,000	350
Lambert, J. N	St. Stanislas	1,000	150
Lavasseur, P. C	St. Jean des Chaillons	1,000	150
Lemay, G	St. Croix	500	50
Lebreux, Moise	Grand River	100	10
Langlois, Madame E	Rimouski	1,000	100
Leslie, John	Ottawa	1,000	200
Leslie, William	Berwick	1,000	175
Landry, Magloire	St. Romuald	300	60
LeBouthillier, George	Percé	1,000	150
Lacombe, Rev. Albert	Winnipeg	500	50
LeBouthillier, Philip	Percé	1,000	100
Langevin, Athanase	St. Luc	1,000	150
Legendre, François	St Croix	500	50
LaRue, Rev. N. O	St. Pauline	300	60
Leferriere, A. A, M.D	New Carlisle	500	100
Laferriere, Madame A. A	do	500	100
Mason, Donald	Ottawa	1,000	200
Moodie, Robert	Bell's Corners	1,000	250
Mills, E. H	West Winchester	500	88
Miller, John	L'Orignal	1,000	200
Morgan, Ira	Metcalf	1,000	200
Molloy, J. H	Fournierville	1,000	200
Mongenais, J. B	Rigaud	9,000	1,800
Markell, John R.	Wales	1,000	200
Moodie, David	Bell's Corners	200	20
Mongenais, N., M.D	Rigaud	500	100

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Morse, John	Ottawa	1,000	200
Mulligan, James	Hazledean	500	50
Mulligan, Matilda	do	500	50
Mulligan, Sarah	do	200	20
Marsten, J. C	Cassburn	1,000	250
Malcom, J. B	Pakenham	1,000	100
Manchester. D	Stittsville	300	30
Moad, H. W	Chesterville	750	131
Muldoon, J	Hazledean	500	75
Mitchell, C. W	Ottawa	1,000	200
Mansfield, Pierce	New Edinburgh	1,000	100
Murphy, John L	Ottawa	1,000	175
Merleau, T	Bryson	200	30
Mannion, John	Huntley	100	10
Martin, Joseph	Ottawa	200	40
Menzies, John	Almonte	500	75
Mason, Andrew	Ottawa	500	75
Marston, J. W	L'Orignal	200	40
Mason, Robert	Ottawa	1,000	100
Marlin, Hezekiah	Ramsay's Corners	500	50
Manuel, John	Ottawa	500	100
Murrell, Thomas	Bryson	200	40
Meach, C. G	Aylmer	1,000	100
Manchester, Mrs. David	Stittsville	200	20
Monceon, Leonard	Ange Gardien	100	20
Monroe, D	Cornwall	1,200	300
Mulligan, Nathaniel	Huntley	500	75
Marcoux, Rev. M. D	Champlain	1,100	110
Mayrand, A. O	Deschambault	200	40
Martineau, Rev. D	St. Charles	1,000	100
Massicotte, J. B	St. Prospère	400	40
Munro, Donald W	Martintown	2,000	400
Myers, Margaret	Wales	1,000	100
Munro, Donald C	Martintown	500	100
Munro, William	Roxborough	1,000	200
Mills, John Nelson	West Winchester	200	20
Munro, Daniel	Martintown	300	52
Munro, William	do	300	52
Marchand, Rev. P. H	St. Narcisse	100	20
Michell, Rev. F	Buckingham	500	50
Munro, Hugh	Nottield	500	100
Merkley, James H	North Williamsburg	500	100
Mayrand, Edouard	Deschambault	100	50
Moore, Andrew	Ottawa	200	20
Mortimer, Alexander	do	2,200	330
Mennier, Joseph	St. Barnabé	100	10
Mongenais, J B. A	Rigaud	2,000	400
Munro, George	Grantly	500	100
Munro, R	South Finch	500	100
Magee, Charles	Ottawa	4,000	1,000
McAlister, W. B	Eardley	2,600	525
McCurdy, William	Hazledean	1,000	175
McConnell, Richard	Aylmer	2,500	500
McWatters, T. T	Vankleek Hill	500	50
McDonald, P. W	Plantagenet	100	20
McLaughlin, D	Rockville	500	75
McMillan, Hugh	Rigaud	2,000	200
McLennan, A. J	Plantagenet	500	50
McNaughton, Malcolm	New Edinburgh	5,000	500

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
McKinnon, W. A.	New Edinburgh	1,000	250
McGinnis, David	do	500	50
McLeod, Dougall	do	1,000	100
McCool, James	Fort William	2,000	350
McNally, Simon	Calumet Island	200	20
McKay, Thomas	Ottawa	1,000	175
McCloy, Thomas	do	200	60
McGuire, James F	Fort William	1,000	100
McMillan, D	Grenville	500	75
McDonald, Donald	do	100	10
McVicar, Dougall	do	200	20
McGregor, Archibald	Gloucester	100	10
McDougal, Francis	Ottawa	200	20
McDonald, A. B	do	100	10
McGillivray, D. A	Arnprior	500	50
McAndrew, John	Renfrew	500	100
McFarlane, M	Portage du Fort	400	60
McFadden, Abraham	Ashton	50	5
McFarlane, Robert	Almonte	300	60
McIntyre, D	Clarence	500	87
McLaurin, James	Osgoode	200	30
McLaurin, Daniel	do	100	10
McIntosh, Peter	Winchester	1,000	200
McGrady, John	Templeton	300	30
McDonnell, Coll	Collfield	200	40
McMillan, Zachariah	Metcalf	1,000	175
McDougall, Alex	Des Joachim	1,000	250
McKay, John	Bryson	200	20
McDonald, John A	Mattawa	500	87
McElroy, Henry	Richmond	1,250	250
McRae, William	Bearbrook	1,000	100
McWilliam, William	Quebec	2,000	400
McRae, Albert	Dunvegan	200	20
McDermid, Duncan	Martintown	500	100
McNaughton, Alex	Newington	11,000	2,200
McNaughton, Hugh	Athol	500	100
McDermid, Angus	Martintown	1,000	250
McDonald, Hon. D. A	Toronto	1,000	150
McNaughton, Duncan	Athol	400	70
McIntosh Neil	Ottawa	500	50
McIntyre, Alex. C	Newington	500	125
McKellican, William	Moose Creek	1,000	250
McDermid, Hugh	Avonmore	200	40
McLean, Peter	South Finch	100	20
McNaughton, James R	Notfield	100	10
McNaughton, Jane P	do	200	35
McIntosh, Angus	Dunvegan	500	100
McMartin, Malcolm	Martintown	100	25
McLennan, John	Dalkeith	200	40
McNaughton, Donald	Dunvegan	500	87
McRae, Alexander	Dominionville	1,000	200
McPherson, W. A	Port Daniel	100	15
McRae, D. C	Glennevis	500	125
McLennan, Donald H	River Raisin	500	87
McLeod, William	Grantly	300	30
McNaughton, W. J	River Raisin	500	87
McKinnon, Hugh	Finch	100	10
McDermid, Alexander	Martintown	5,000	875
McDermid, Hugh J	do	1,000	200

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
McDermid, Hugh F	Martintown	1,000	250
McKercecher, Duncan	Monckland	1,000	250
McDermid, Duncan	Avonmore	2,000	500
McNaughton, J. D	South Finch	1,000	200
McLean, Hector	do	500	100
McLean, Margaret	Finch	500	50
McLean, Janet	do	500	50
McGillivray Edward	Ottawa	1,000	100
McDonnell, Rev. F.	St. Joseph, Cape Cove	1,000	150
McLennan, Robert	River Raisin	200	20
McDougall, John C	Notfield	1,000	150
McDougall, Donald	do	1,000	175
McRae, Finlay	Dunvegan	200	20
McKay & Co	Ottawa	500	87
McDougall, Malcolm	Notfield	1,000	150
McDonald, John	North Lancaster	3,000	450
McLennan, F. D	River Raisin	1,000	150
Nesbett, John	Fallowfield	500	100
Neville, Andrew	Bryson	200	20
Nelson, Gilbert M	Bearbrook	500	75
Neil, John	Kinburn	1,000	150
Neelin, William	Carleton Place	1,000	100
Nelson, H A	Montreal	1,000	200
Neville, Rev J	St. Sylvester	100	25
Naud, Onesime	Deschambault	500	100
Olmsted, Gedeon	Merrivale	1,000	200
O'Grady, John	Fallowfield	500	100
O'Meara, M. E	Bryson	200	40
Ogilvie, Samuel	Ottawa	200	30
Orde, W. L	do	1,000	100
Ogilvie, David	Grenville	200	30
Ostrout, George	Bryson	200	35
O'Rourk, Edward	Manotic	100	15
Ouimet, J. A	Montreal	1,000	100
Ouimet, A	do	500	50
Philip, Rev. Sepherin	Fournierville	1,000	100
Purvis, G. A, M.D	Portage du Fort	1,400	245
Pattison, James Thos	Bryson	200	35
Patterson Thomas	Ottawa	500	50
Patterson, James, M.D	Almonte	200	40
Prentiss, T. B	Aylmer	1,000	200
Prentiss, G. W., M D	Grenville	100	10
Proudfoot, Alex	Fort Coulonge	500	50
Parent, E. H	Grenville	5,000	500
Pollock, William	Montreal	400	100
Pickup, John W., M.D	Pakenham	200	35
Pratt, Francis	Stittsville	500	75
Parisseau, Joseph & Alphonse	Hull	200	20
Plamondon, Rev H	Montreal	100	10
Proulx, Rev. M. G	Nicolet	100	17
Patrick, Amelia Louisa	Ottawa	1,000	100
Paquin, Cyrille	Deschambault	500	50
Parent, Rev. L. E	Pointe-aux-Trembles	200	40
Pelletier, J A. A., M.D	St. Anne de la Pérade	100	10
Plante, Joseph	St. Nicolas	300	30
Paradis, Henri	Percé	1,000	200
Pelletier, Pierre	Bic	200	20
Parent, Louis	Sacre Cœur, Rimouski	500	50
Plaisance, Augustin	St. Romuald	400	80

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.
		$
Price, Edward	New Edinburgh	1,000
Patton, John H	Matane	200
Patterson, George	Appleton	100
Pennock, John	Ottawa	4,500
Robertson, Thomas	Bell's Corners	200
Richards, Archibald	Ottawa	500
Russell, James W	do	1,000
Ryan, John	Plantagenet	1,000
Reid, Robert	Ottawa	1,000
Robillard, Honoré	do	1,000
Rogers, John	Bearbrook	1,000
Rochester, John, M.P	Rochesterville	21,800
Roadhouse, Rev. Job	Aylwin	3,000
Raymond, W. C	Dickinson's Landing	100
Rochester, James	Rochesterville	2,000
Reid, George	Portage du Fort	1,000
Rimer, Walter	Bryson	200
Robillard, Alexander	Rockville	500
Robertson, William	Morrisburgh	1,500
Robertson, William	New Edinburgh	1,000
Reeves, Daniel	Grenville	500
Robert, Stanislas	Ottawa	500
Roberts, John	St. Philippe	1,000
Richards, William	Ottawa	300
Rae, David	West Winchester	1,000
Rose, Clark W	Mountain	500
Rose, Samuel D	do	500
Rose, Alexander	do	1,000
Richardson, John	South March	100
Ritchie, Mrs. J	Grenville	1,000
Richardson, R	Alumette Island	200
Roberts, John	Nepean	200
Robitaille, B	Clarendon	200
Robitaille, John	do	200
Rouleau, F. X	Calumet Island	400
Robin, Rev. B	St. Antoine de Tilly	1,000
Richard, Rev. L. S	Three Rivers	500
Ross, Duncan	Martintown	500
Rombough, W. J	Osnabruck Centre	100
Royer, Ferdinand	St. Charles	500
Raymond, George	Deschambault	1,000
Robertson, Hugh	Martintown	500
Roy, Rev. L	St. Louis de Lotbinière	500
Rouleau, Rev. Luc	Matane	200
Roussell, Rev. D	St. Anne, Saguenay	1,000
Raney, Rev. William	Lyn	1,000
Skead, Hon. James	Ottawa	2,500
Smiley, George	Merrivale	1,000
Sinclair, Mrs. Margaret	Huntley	500
Smith, William	Billings Bridge	1,000
Simpson, Andrew	Bearbrook	1,000
Story, Robert	Antrim	500
Shouldice, Albert	Fallowfield	200
Saucier, P. J	Vankleek Hill	500
Swerdefeger, Samuel	Morewood	1,000
Surch, Stephen	Fournierville	500
Steele, Thomas O	L'Orignal	1,000
Scarf, Robert	Hazledean	200
Simpson, James, sen	Osgoode	1,000

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
y, James	Antrim	200	30
lington, Thomas	Ottawa	500	125
tees, Cuthbert	Clarence	1,000	100
l, John	New Edinburgh	1,000	100
tees, Robert	do	1,500	300
lling, W. H	do	200	30
s, Henry F	do	200	30
rley, Robert	Ottawa	1,000	100
edden, James	Almonte	500	100
rley, James	New Edinburgh	500	87
yer, R. H.	Aylmer	1,000	150
mmerville, W. M.	Ottawa	500	100
ewart, Robert	do	1,000	100
aith, T. & C	do	1,000	150
llivan, John S.	Nepean	250	25
itton, James J.	Ottawa	1,500	150
ow, John A.	do	500	75
ykes, Hiram	Ashton	500	100
tarrs, Michael	Ottawa	500	50
mart, Alexander	Portage-du-Fort	100	40
walwell, Geo. W.	do	300	60
haw, James	Shawville	200	30
Stewart, Alexander	Carleton Place	100	25
Stewart, Neil	Ashton	100	15
Smith, Ebenezer	Winchester	500	100
Sullivan, Jeremiah	Bell's Corners	200	30
Smithwick, J. P	Grenville	100	10
Scarf, Jonathan	Templeton	100	25
Stevenson, George	Beechburg	200	30
Severight, Mrs. Isabella	Billings Bridge	1,000	200
Servage, William	Winchester	1,000	200
Smiley, John B	Bearbrook	500	50
Sutherland, James	Finch	500	125
Savory, Ferdinand	St. Raymond	400	60
Savory, Mrs. Ferdinand	do	200	30
Stuart, Gilbert M	Wales	800	160
Sommerville, William	Fitzroy Harbor	200	30
Seminaire des Trois-Rivières	Three Rivers	600	120
St. Aubin, D. F., de N.P	Matane	200	30
Saucier, Rev. P. J	Grand River	1,000	100
Smith, John	Martintown	500	125
Smith, George	do	500	100
Smith, Henry	Plantagenet	500	.....
Smith, William	Martintown	1,000	200
Shaver, James M	Wales	1,000	200
Saucier, J. B.	St. Flavie	1,000	100
Smith, S. E	Granby	300	60
Smyth, Oliver	Dundela	500	87
Shaver, James H	Dixon	2,000	400
Snetsinger, J. G	Moulinette	1,000	150
Sirvos, Rev. Joseph	Baie St. Paul	1,000	100
Spratt, Andrew	South Gloucester	1,000	150
Slack, Dr. G. F.	Montreal	1,600	320
Thistle, W. R	Aylmer	2,500	437
Thistle, Mrs. W. R.	do	2,500	250
Tierney, James	Fallowfield	500	50
Tourangeau, Emerie	Plantagenet	1,000	100
Troy, Thomas	Fallowfield	500	100
Turnbull, William	Vernon	1,000	100

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Price, Edward	New Edinburgh	1,000	100
Patton, John H	Matane	200	20
Patterson, George	Appleton	100	15
Pennock, John	Ottawa	4,500	1,125
Robertson, Thomas	Bell's Corners	200	50
Richards, Archibald	Ottawa	500	50
Russell, James W	do	1,000	250
Ryan, John	Plantagenet	1,000	100
Reid, Robert	Ottawa	1,000	200
Robillard, Honoré	do	1,000	250
Rogers, John	Bearbrook	1,000	175
Rochester, John, M.P	Rochesterville	21,800	5,250
Roadhouse, Rev. Job	Aylwin	3,000	600
Raymond, W. C	Dickinson's Landing	100	20
Rochester, James	Rochesterville	2,000	500
Reid, George	Portage du Fort	1,000	200
Rimer, Walter	Bryson	200	35
Robillard, Alexander	Rockville	500	87
Robertson, William	Morrisburgh	1,500	150
Robertson, William	New Edinburgh	1,000	150
Reeves, Daniel	Grenville	500	75
Robert, Stanislas	Ottawa	500	50
Roberts, John	St. Philippe	1,000	200
Richards, William	Ottawa	300	45
Rae, David	West Winchester	1,000	175
Rose, Clark W	Mountain	500	87
Rose, Samuel D	do	500	87
Rose, Alexander	do	1,000	175
Richardson, John	South March	100	20
Ritchie, Mrs. J	Grenville	1,000	150
Richardson, R	Alumette Island	200	20
Roberts, John	Nepean	200	30
Robitaille, B	Clarendon	200	40
Robitaille, John	do	200	40
Rouleau, F. X	Calumet Island	400	80
Robin, Rev. B	St. Antoine de Tilly	1,000	100
Richard, Rev. L. S	Three Rivers	500	100
Ross, Duncan	Martintown	500	100
Rombough, W. J	Osnabruck Centre	100	20
Royer, Ferdinand	St. Charles	500	50
Raymond, George	Deschambault	1,000	100
Robertson, Hugh	Martintown	500	100
Roy, Rev. L	St. Louis de Lotbinière	500	75
Rouleau, Rev. Luc	Matane	200	20
Roussell, Rev. D	St. Anne, Saguenay	1,000	100
Raney, Rev. William	Lyn	1,000	200
Skead, Hon. James	Ottawa	2,500	250
Smiley, George	Merrivale	1,000	100
Sinclair, Mrs. Margaret	Huntley	500	100
Smith, William	Billings Bridge	1,000	200
Simpson, Andrew	Bearbrook	1,000	100
Story, Robert	Antrim	500	75
Shouldice, Albert	Fallowfield	200	40
Saucier, P. J	Vankleek Hill	500	75
Swerdefeger, Samuel	Morewood	1,000	175
Surch, Stephen	Fournierville	500	50
Steele, Thomas O	L'Orignal	1,000	150
Scarf, Robert	Hazledean	200	30
Simpson, James, sen	Osgoode	1,000	200

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OTTAWA AGRICULTURAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Story, James	Antrim	200	30
Shillington, Thomas	Ottawa	500	125
Surtees, Cuthbert	Clarence	1,000	100
Saul, John	New Edinburgh	1.000	100
Surtees, Robert	do	1,500	300
Snelling, W. H	do	200	30
Sims, Henry F	do	200	30
Shirley, Robert	Ottawa	1,000	100
Snedden, James	Almonte	500	100
Sorley, James	New Edinburgh	500	87
Sayer, R. H.	Aylmer	1,000	150
Sommerville, W. M.	Ottawa	500	100
Stewart, Robert	do	1,000	100
Smith, T. & C	do	1,000	150
Sullivan, John S.	Nepean	250	25
Sutton, James J.	Ottawa	1,500	150
Snow, John A.	do	500	75
Sykes, Hiram	Ashton	500	100
Starrs, Michael	Ottawa	500	50
Smart, Alexander	Portage-du-Fort	100	40
Swalwell, Geo. W.	do	300	60
Shaw, James	Shawville	200	30
Stewart, Alexander	Carleton Place	100	25
Stewart, Neil	Ashton	100	15
Smith, Ebenezer	Winchester	500	100
Sullivan, Jeremiah	Bell's Corners	200	30
Smithwick, J. P	Grenville	100	10
Scarf, Jonathan	Templeton	100	25
Stevenson, George	Beechburg	200	30
Severight, Mrs. Isabella	Billings Bridge	1,000	200
Servage, William	Winchester	1,000	200
Smiley, John B	Bearbrook	500	50
Sutherland, James	Finch	500	125
Savory, Ferdinand	St. Raymond	400	60
Savory, Mrs. Ferdinand	do	200	30
Stuart, Gilbert M	Wales	800	160
Sommerville, William	Fitzroy Harbor	200	30
Seminaire des Trois-Rivières	Three Rivers	600	120
St. Aubin, D. F., de N.P	Matane	200	30
Saucier, Rev. P. J	Grand River	1,000	100
Smith, John	Martintown	500	125
Smith, George	do	500	100
Smith, Henry	Plantagenet	500	.....
Smith, William	Martintown	1,000	200
Shaver, James M	Wales	1,000	200
Saucier, J. B.	St. Flavie	1,000	100
Smith, S. E	Granby	300	60
Smyth, Oliver	Dundela	500	87
Shaver, James H	Dixon	2,000	400
Snetsinger, J. G	Moulinette	1,000	150
Sirvos, Rev. Joseph	Baie St. Paul	1,000	100
Spratt, Andrew	South Gloucester	1,000	150
Slack, Dr. G. F.	Montreal	1,600	320
Thistle, W. R	Aylmer	2,500	437
Thistle, Mrs. W. R.	do	2,500	250
Tierney, James	Fallowfield	500	50
Tourangeau, Emerie	Plantagenet	1,000	100
Troy, Thomas	Fallowfield	500	100
Turnbull, William	Vernon	1,000	100

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OTTAWA AGRICULTURAL—*Concluded.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Thompson, Robert	Portage-du-Fort	2,000	200
Tremblay, Nicholas	Gloucester	200	35
Thorburn, John	Ottawa	1,000	150
Thompson, William	Portage-du-Fort	200	40
Thompson, John	Bryson	500	50
Timbers, James	Grenville	500	50
Thompson, J W	Ottawa	200	40
Trudelle, Francis	St Narcisse	200	35
Trudelle, Rev. Charles	St. François, Montmagny	500	100
Thivierge, Rev. P. N	Bonaventure	1,000	150
Thompson, John	Ottawa	500	50
Trudel, Robert	Ste. Geneviève, Batiscan	200	30
Trahan, Rev. H	St. Sévère	200	40
Tremblay, M. S	New Carlisle	100	10
Tessier, Captain, P.A	Ste. Anne de la Pérade	100	10
Urquhart, Angus	Hawkesbury	1,000	200
Villeneuve, Rev. G. V	L'Assomption	300	45
Vézina, Rev. D	St. Arsène, Trois Pistoles	1,000	200
Valois, M. F. E	Pointe Claire	100	10
Wright, Alonzo	Ironside	2,000	200
Wilson, David	Marathon	500	50
Wilson, Thomas	Carp	500	75
Whalen, Peter	Ottawa	1,000	200
Wallace, R	Fallowfield	1,000	150
Woodburn, A. S	Ottawa	2,000	400
Woodburn, Geo. H.	do	1,000	100
Weir, John K	Easton's Corners	1,000	100
Wilson, James	Stittsville	200	40
Wilson, Wm., M.D	New Edinburgh	200	30
Wright, W. McKay	Hull	1,000	100
Wilson, Zachariah	Ottawa	1,000	200
Wilson, Robert	Grenville	1,000	200
Whillans, Mrs. R	Gloucester	100	15
Whillans, Thomas	Ottawa	500	100
Whillans, Robert	do	500	50
Wright, H. P., M.D	do	1,000	150
Wade, William	Grenville	1,000	200
Wade, John	do	100	15
Wilson, John	do	500	87
Wyman, Joseph	Onslow	200	40
Wilson, Thomas	Clarendon	200	30
Woods, Samuel	Kingston	300	30
Walker, Pennock & McIntyre	Ottawa	1,000	200
Wilson, Andrew	Appleton	500	100
Williams, Henry	Manotic	2,000	300
Whyte, Robert	Ottawa	1,000	200
Webb, John R	Quebec	1,000	100
Watson, Margaretta	Cumberland	1,000	100
Walkley, Daniel	Billings Bridge	1,000	150
Young, John	Hazledean	1,000	200
Young, James	New Edinburgh	1,000	175
Young, James	Sand Point	500	75

NOTE.—This stock list is made up to 1st March, 1879.

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THE QUEBEC FIRE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Andrews, Charles H.	Quebec	2,000	650
Anderson, Mrs. E. G.	do	2,400	780
Anderson, Mrs. Jane	England	4,400	1,430
Auld, Sarah Jane	Quebec	400	130
Alford, George	do	12,000	3,900
Austin, Mrs. Widow F. F.	do	4,000	1,300
Alleyn, Hon. C.	do	3,600	1,170
Auclair, Rev. Joseph	do	8,000	2,600
Angers, Mde. L. P.	Montreal	1,200	390
Angers, Hon. A. R.	Quebec	2,000	650
Auld, Mrs. S. J.	do	1,200	390
Bilodeau, Louis	do	10,000	3,250
Burke, William, Executors of the late	England	7,600	2,470
Beaubier, Pierre	Montreal	3,600	1,170
Boisvert, F. O.	Quebec	4,000	1,300
Blais, Joseph	St. Foy	3,200	1,040
Burke, E. C.	Quebec	800	260
Bardy, Mrs. M. S. Lefebvre	do	2,000	650
Bolduc, Henri	do	4,000	1,300
Brown, W. P., Executrix of the late	England	12,000	3,900
Brousseau, Mrs. M. M. D.	Quebec	2,000	650
Clapham, Mrs. Leonora	do	4,800	1,560
Campbell, W. D.	do	12,400	4,030
Casgrain, P. B.	do	10,400	3,380
Clapham, J. Greaves	do	28,400	9,230
Carrier, Mde. Henriette	do	1,200	390
Campbell, Mrs. Agnes	do	14,800	4,810
Collége Ste. Anne	St. Anne de la Pocatière	2,000	650
Cannon, E. G.	Quebec	6,000	1,950
Cary, Thomas A.	Sandwich	4,000	1,300
Cary, Miss Elizabeth Rebecca	do	5,200	1,690
Cazeau, Mlle. Josephte	Quebec	400	130
Cream, William	do	3,600	1,170
Chapman, Miss M. I.	Lévis	2,000	650
Campbell, Mrs. Isabella Jane	Quebec	4,400	1,430
Corporation du Précieux Sang, St. Hyacinthe	St. Hyacinthe	400	130
Dugal, Dlles. Emélie, Caroline and Cécile	Quebec	800	260
Donohue, Miss Ellen	do	7,200	2,340
De Bonne, E. M., Heirs	Beauport	2,000	650
Dean, W. R.	Quebec	10,000	3,250
De Foy, François, Executors of the late	do	2,800	910
Dickson, James, Executrix of the late	Three Rivers	4,000	1,300
Drum, William, Executors of the late	Quebec	2,000	650
De Blois, E. J.	Beauport	1,200	390
De Blois, P. A.	do	1,600	520
Dionne, Fortuné	Quebec	800	260
Davies, W. H. A., Executrix of the late	Montreal	400	130
Doucet, Rev. N.	Gaspé	4,000	1,300
Derome, Mad. F. M.	Rimouski	1,200	390
Douglass, Mrs. Charlotte, Heirs	Quebec	800	260
Dugal, F. D.	do	6,000	1,950
Derousselle, Alexis, Executor of the late	do	400	130
Dean, W. R., as Tutor	do	10,000	3,250
D'Eschambault, Mde. Esther	do	2,000	650
Fraser, Hon. John	do	4,000	1,300
Fisher, Mrs. Louisa	do	400	130
Fabrique de Quebec	do	8,000	2,600
Fabrique St. Roch	do	3,200	1,040

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QUEBEC FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Frémont, Mde. C. P.	Quebec	1,600	520
Frémont, Mde. C. P, Executrix	do	400	130
Frémont, Jules Taschereau	do	400	130
Foley, Edward	do	400	130
Gauvreau, L. Edmond	do	2,000	650
Gingras, Dlle. Marie E. P.	do	400	130
Gale, Mrs. B.	do	800	260
Gibb, James	do	8,400	2,730
George, Miss Elizabeth	do	1,200	390
Grenier, Mrs. J. O., Heirs	do	800	260
Gibb & Ross	do	6,000	1,950
Gingras, J. E., Executrix of the late	do	400	130
Gingras, Jos. A. N.	do	400	130
Grassett, Mrs. S. M.	Toronto	2,800	910
Gravel, J. A		2,800	910
Gourdeau, François	Quebec	2,000	650
Garneau & Frère	do	5,200	1,690
Gibsone, W. C	do	4,400	1,430
Gingras, Jos. L. F. X.	do	400	130
Heath, Miss Emilie	Green Island	1,200	390
Hawtayne, W. H.	England	6,000	1,950
Hunt, Mrs. Henrietta	Quebec	8,400	2,730
Huot, Philippe	do	7,600	2,470
Hall, H. E.	do	400	130
Hall, George	do	4.000	1,300
Home, Mrs. Mary	do	15,200	4,940
Henderson, John	Montreal	5,200	1,690
Hossack, G. C	Quebec	2,000	650
Hardy, Joseph	Grondines	2,000	650
Hunt, James, Executors of the late	Quebec	15,200	4,940
Hamel, Théophile, Executrix of the late	do	2,000	650
Hamilton, Robert C.	do	800	260
Hamel, Abraham	do	800	260
Hookes, Isaac	do	1,200	390
Hardy, A. P.	Pointe aux Trembles	1,200	390
Hardy, M. G	do	2,400	780
Hardy, David	do	1,200	390
Hardy, Joseph L	do	1,200	390
Hardy, Siméon	Quebec	4,400	1,430
Hudon, Théophile	do	4,400	1,430
Herring, William	do	20,000	6,500
Hamilton, G. W.	do	800	260
Hunt, Weston	do	4,000	1,300
Hamilton, Robert	do	3,200	1,040
Hamilton, Hon. John	Montreal	2,800	910
Herring, Wm., in trust	Quebec	3,600	1,170
Hamilton, Charles C.	do	1,200	390
Heath, W. A., Curateur	Green Island	2,400	780
Heath, W. A.	do	1,200	390
Hale, E. J.	Quebec	8,000	2,600
Hunt, Arthur F.	do	1,600	520
Jones, W. H.	Ottawa	1,200	390
Jones, Edwin	Quebec	24,400	7,930
Jourdain, A.	do	5,600	1,820
Jolicœur, P. J.	do	1,200	390
Jones, Mrs M. A.	do	8,400	2,730
Latulippe, F.	Beaumont	3,200	1,040
Langevin, Ed. T.	Ottawa	1,200	390
Langevin, Miss M.	Rimouski	1,200	390

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QUEBEC FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
La Rue, S. A.	St. Charles	4,000	1,300
Le Boutillier, G. & P.	Gaspé	1,200	390
Le Boutillier, Horatio	Gaspé	1,200	390
Lambly, John, Executors of the late	Inverness	1,600	520
Lelièvre, S. do	Quebec	1,200	390
Logie, Mrs. Sarah, *en usufruit*	do	800	260
Langevin, Jean, Right Rev. Bishop	Rimouski	1,200	390
Langevin, Hon. H. L., C.B.	Quebec	12,000	3,900
Langevin, Rev. E.	Rimouski	1,200	390
Langlois, Jean.	Quebec	6,800	2,210
L'Archevêque de Quebec	do	3,600	1,170
LeMoine, Alexandre	do	8,000	2,600
Légare, Rev. A. J.	do	2,800	910
Langlois, Chas. B.	do	5,200	1,690
LeMoine Gaspard	do	3,200	1,040
Lacroix, Edouard	Matane	10,000	3,250
Lindsay, Mrs. E. L.	Quebec	8,400	2,730
Mountain, Rev. A. W.	England	400	130
Massue, L. H., *en usufruit*	St. Aimé	8,000	2,600
Molson, John, Executors of the late	Montreal	7,600	2,470
Montizambert, S., Heirs	Quebec	1,600	520
Mountain, Mrs. C. S.	England	2,400	780
Moore, Wm	Quebec	8,000	2,600
McLimont, Wm.	do	8,000	2,600
McLimont, Miss C.	do	4,000	1,300
Morgan, Terence, Heirs	Ireland	6,000	1,950
Monier, Mad. Malvina	Quebec	1,200	390
Marcotte, Mad. Cicile	do	1,200	390
Molson, Wm., Executors of the late	Montreal	5,200	1,690
McWilliam, Wm	Quebec	4,800	1,560
MacNider, Jas. & Co	do	6,400	2,080
Norris, Thomas	do	400	130
O'Connor, C. R.	do	800	260
O'Doud, D., Heirs	do	800	260
Ostell, Mrs. M. E	Montreal	1,200	390
Orkney, J. T.	Quebec	11,600	3,770
O'Donohoe, John	do	9,200	2,990
Oliver, Frederick	do	800	260
Petry, H. J., *et al., usufructuaries*	do	6,000	1,950
Phillips, Miss M. C.	do	2,800	910
Pinsonnault, Alfred	Montreal	800	260
Perrault, Mde. M. S.	do	1,600	520
Patterson, P., Executor of the late	Quebec	8,800	2,860
Patton, Mrs. Mary	do	800	260
Parke, Mrs. Jos.	do	1,600	520
Pelletier, Hon. C. A. P.	do	3,600	1,170
Paquet, Rev. Benjamin	do	6,400	2,080
Pozer, Ann, Heirs	Beauce	800	260
Protestant Female Orphan Asylum	Quebec	3,200	1,040
Poston, Wm. Executors of the late	do	5,600	1,820
Paquet, Mad. Reine	Cap Santé	1,200	390
Paquet, E. T.	St. Nicholas	8,000	2,600
Pentland & Young, Trustees	Quebec	1,600	520
Paquet, Rev. L. H	do	3,600	1,170
Paradis, L. L.	St. Foy	800	260
Pampalon, Thos.	Quebec	400	130
Prévost, Mde. Ve. Louis	do	800	260
Quebec Permanent Building Society	do	3,200	1,040
Rousseau, Dr E.	do	4,800	1,560

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QUEBEC FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Raymond, J. B., Heirs	Montreal	2,000	650
Renaud, J. Bte	Quebec	400	130
Romain, François, Executrix of the late	do	2,000	650
Renfrew, George R.	do	12,000	3,900
Robitaille, Olivier	do	400	130
Robitaille, O., for children	do	4,000	1,300
Ross, James G.	do	4,800	1,560
Stuart, Hon. G. O.	do	20,000	6,500
Simons, Wm.	do	12,000	3,900
Sewell, Rev. E. W.	England	5,600	1,820
Smith, Geo., Heirs of the late, by S. B. Smith	Montreal	4,000	1,300
Stevenson, M., tutor to his minor children	Quebec	800	260
Séminaire de Québec	do	8,400	2,730
Shaw, Samuel J.	do	20,000	6,500
Sax, Rev. P.	St. Romuald	8,000	2,600
Scott, E. B.	Quebec	1,200	390
Scott, H. S.	do	16,800	5,460
St. Michel, Chas	do	1,200	390
Scott, W. W., Executors of the late.	do	2,400	780
Simons, John	do	9,200	2,990
Shaw, Wm.	do	800	260
Scougall, Wm.	do	800	260
Simons, Archibald	do	800	260
Stadacona Bank	do	2,000	650
Têtu, Vital	do	16,800	5,460
Tessier, Hon. U. J.	do	800	260
Tremblay, P. A.	do	4,000	1,300
Thibault, Louis	do	1,200	390
Tassier, Cyrille	do	1,200	390
Taylor, Mrs. Sarah	do	3,200	1,040
Tessier, Félix	do	2,400	780
Toschereau, Mde. T. J	do	4,000	1,300
Turcotte, Nazaire	do	2,000	650
Temple, E. B	do	800	260
Thompson, T. Henry, in trust	do	6,800	2,210
Taurangeau, Mde. V. A. J.	do	400	130
Vallée, Prudent	do	8,400	2,730
Vocelle, Olivier	do	1,200	390
Vézina, F., in trust	do	9,200	2,990
Wotherspoon, F. G	Three Rivers	2,000	650
Walker, William	Quebec	8,000	2,600
Walker, Mrs. W. M.	do	2,400	780
Walker, Wm., Executors of the late	do	10,000	3,250
Withall, W. J.	do	22,000	7,150
White, William	do	4,800	1,560
Wyse, John, Heirs	do	400	130
Withall, Mrs. Elizabeth	do	12,400	4,030
Wurtele, R. H., in trust	do	4,000	1,300
Whitehead & Turner	do	2,800	910
Young, G. B. S.	do	1,600	520
Young, D. D., Executors of the late	do	9,200	2,990
Yule, William do	do	4,000	1,300
	Total	$1,000,000	$325,000

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THE ROYAL CANADIAN INSURANCE COMPANY OF MONTREAL, CANADA.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Adams, James	St. John, N.B	900	90
Adams, Thos. R	Lindsay, Ont	3,500	700
Akerley, S. A	Fredericton, N.B	20,000	4,000
Almon, C. M	Halifax, N.S	2,000	400
Alexander, Chas	Montreal	1,800	360
Allen, J. H	St. John, N.B	900	180
Alleyn, R	Quebec	400	60
Almour, Wm	Montreal	500	50
Amos, A. & E	do	1,800	180
Ambrose, Thos. H	Port Hope	1,800	360
Angers, E. T	Quebec	900	180
Andrews, Thos	do	2.000	400
Anctil, Edward	do	1,000	200
Angus, Robt., jun	Ottawa	7,000	700
Auger & Irwin	do	500	50
Almon & MacIntosh	Halifax, N.S	3,500	700
Amiot, Hermidas	Vercheres	3,000	600
Apps, Chas. O	Brantford	2,500	500
Apps, Wm	do	2,500	500
Archer, Robert	Montreal	40,000	8,000
Archer, Joseph	Quebec	900	180
Archer & Co	do	900	180
Arel, Léon	do	900	180
Armstrong & Co	St. John, N.B	1,800	180
Arcand & Maillet	Montreal	1,000	130
Arsenault, N	Sorel	1,000	100
Archambault, Louis	Terrebonne	900	135
Archambault, Hon. L	L'Assomption	1,800	360
Archambault, Rev. L. M	St. Hugues	900	180
Atherton, A. B	Fredericton, N.B	1,800	360
Audet, Rev. P	St. Fabien	300	60
Audet, G. J	Quebec	900	90
Audet, Randolphe	do	900	180
Audet, Nicodeme	St. Anselme	2,400	480
Audet, Zeparin	do	900	90
Aubé, Marcot	St. Gervais	200	40
Anthier, L. R	South Durham	1,000	200
Avery, Ruggles	Mallorytown	1,000	200
Ayote, Ludger	Maskinonge	8,000	1,600
Aylwin, Horace	Chicago, Ill	1,000	200
Barsalou, Joseph	Montreal	6,600	1,320
Bartley, W. P	do	1,000	200
Bachlaw, H. W	do	3,700	740
Barsalou, Erasme	do	1,800	360
Barsalou, Hector	do	1,800	360
Barsalou, Charles	do	3,500	700
Barry & Campbell	do	8,800	1,760
Barrette, Christine	do	1,100	165
Barry, Mrs. Ada	do	200	40
Babcock, Micheal	do	1,800	360
Balcer, H. M	Three Rivers	8,800	1,760
Badeaux, L. E., jun	do	900	180
Bacon, Mrs. Sarah	St. Pierre	400	80
Barbé, Mrs. E. B	St. Paschal	400	60
Baillarge, Chas	Quebec	900	180
Barwis, Thomas	Arthabaska	100	10
Baillargeon, Oct	St. Anselme	400	40
Baird, W. T	Woodstock, N.B	100	20

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Bacon, J. Lewis	St. Thomas Montmagny	3,100	465
Babin, Godelie	St. Jean, Port Joli	1,300	130
Babin, Damase, jun	do	3,000	600
Baker, C. L	Lindsay	2,000	400
Baldwin, J. E	Bathurst, N.B	200	20
Ballantyne, Mrs. M. E	L'Islet	400	80
Bate, C. T.	Ottawa	900	180
Bauer, E. W. S	Windsor, Ont	1,800	300
Babin, Damase, sen	Trois Saumons	500	100
Bastien, Alphonse	Montreal	2,000	400
Bell, Thomas	do	8,800	1,700
Beauchamp, L. E	do	1,800	360
Beauvais, J. A	do	1,800	180
Beauvais & Perrault	do	900	180
Benny, Robert	do	1,800	360
Bell, Joshua A	do	900	180
Beliveau, L. J., Estate	do	10,000	1,000
Bernard, Bernard	do	1,800	180
Benoit, M	do	7,500	1,500
Beauchemin & fils	Sorel	300	30
Bellefeuille, P	do	1,800	360
Beauchamp, Alex	St. Simon, Bagot	3,500	700
Berthiaume, Joseph	do	100	10
Beauchemin, Widow Louis	St. Marc	200	40
Beauchemin, Miss L. E.	do	400	80
Beauchemin, A. O. T	Roxton Falls	400	60
Beaulieu, J. B	Lévis	900	180
Bedard, F. E	do	100	20
Beaupre, A	St. Elizabeth	2,700	540
Beaudry, L. Z.	Three Rivers	1,800	360
Bellefeuille, Joseph	do	500	100
Beaulieu, J. B., sen	Cacouna	700	140
Beaulieu, J. B., jun	do	400	20
Beaubien, L. A	Cap St. Ignace	700	140
Belleau, Erat	do	400	80
Beaupre, Joseph	Arthabaska	300	30
Begin, L. C	Kamouraska	100	5
Begin, P	Lévis	100	15
Bernard, J. M	Cap Sante	900	180
Berubé, J. T.	Matane	700	140
Bertrand, D	Trois Pistoles	1,800	360
Berubé, Aristob	River Ouelle	200	20
Bertrand, Chas	Isle Verte	3,500	700
Bertrand, L. A	do	1,800	360
Bernier, U. S	St. Thomas, P.Q	400	80
Belleau, Mrs. M	St. Roch	200	40
Bernatchez, Cyrille	St. Flavie	400	40
Belanger, Pierre	St. Joseph, Beauce	100	20
Bernier, Thomas	L'Islet	3,500	700
Bernatchez, Miss C	do	800	160
Benoit, Frs	Montreal	1,000	200
Bertrand, Mrs. J. B	Quebec	1,800	360
Berlinquet, Mrs. F. X	do	2,000	400
Bergevin, Chas	do	1,800	360
Bertrand, Alexis	St. Johns, P.Q	1,800	180
Beament, Thomas	Ottawa	900	180
Bell, A. W	Carleton Place	2,000	300
Belyea, R. B	Woodstock, N.B	200	40
Beddome, F. B.	London, Ont	500	50

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount Paid up in Cash.
		$	$
Berton Bros.	St. John, N.B.	1,000	200
Bethune, Rev. C. J. L.	Port Hope	1,800	360
Berry, J.	Lindsay	400	40
Bertram, John	Peterboro'	1,000	200
Bertrand & Brochu	Lévis	1,800	360
Bienvenu, Chas.	Montreal	200	40
Billy, L. A.	Rimouski	500	50
Bilodeau, Louis	Quebec	3,100	620
Bisson, Mrs. A. W.	do	600	65
Birely & Co.	Hamilton	1,800	360
Bilodeau, Anselme	St. Charles	1,000	200
Belanger, A.	St. Hugues	900	180
Black & Locke	Montreal	1,800	360
Blackburn, R	Ottawa	900	180
Blyth, G. R.	do	400	80
Blyth, John, jun.	do	200	40
Blais, L. N	Matane	1,400	280
Blagdon, Edward	Kamouraska	100	10
Blais, J. P.	do	1,000	180
Blais, L. H	St. Thomas, P Q	900	180
Blackburn, Josiah	London, Ont.	900	135
Blair, A C	St. John, N.B.	400	80
Blondin, J. A.	Becancour	1,800	360
Blouin, J. S.	St. Michel	500	100
Black, Samuel G	Halifax, N.S.	8,800	1,760
Blackadar, C. C.	do	1,800	360
Blackadar, H. D.	do	1,800	180
Blackadar, H. W	do	1,800	270
Black, C. H. M.	do	8,800	1,760
Black, N. L.	do	17,500	3,500
Black, M. P.	do	17,500	3,500
Blanchet, Hubert	St. Charles	300	40
Blouin, Mathias	Quebec	4,500	750
Blanchard, Julien	St. Hugues	500	100
Blondeau, Chas.	St. Paschal	900	180
Bond Brothers	Montreal	100	10
Bolton, Richard	do	10,000	2,000
Bourgouin, N. H.	do	1,000	200
Boulet, Odilon	Quebec	900	180
Bossé, J. G.	do	900	90
Bourget, Louis	do	900	180
Boyce, M.	do	900	180
Bolduc, Rev. J. B. Z.	do	11,000	2,200
Bossé, Joseph N.	Montmagny	900	180
Bouchard, Celestin	St. Gervais	400	80
Boissel, Absalom	do	200	10
Boucher, Jean	St. Charles	2,200	440
Borbridge, S. & H.	Ottawa	400	80
Borbridge, Thomas	do	400	80
Boulet, S.	Joliette	1,800	360
Boyden, E. S	Kingston	1,800	360
Bolton, Mrs. H C	St. Stephen, N B.	900	180
Boucher de la Bruyere	St. Hyacinthe	3,000	600
Bourget, Rev. J. B.	St. Henri	1,000	200
Bolduc, Rev. J. B., in trust	Quebec	900	180
Bolton, Richard (in trust)	Montreal	2,500	375
Bowman, Art ur M.	do	10,000	2,000
Brossard, Moise	do	1,800	360
Brunet, Joseph	do	1,800	180

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ROYAL CANADIAN—*Continued.*

LIST OF STOCKHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Brunet, Dame E. L.	Montreal	10,500	1,050
Bryson, Ross, late	do	1,800	180
Brown, W. E	Ottawa	400	80
Brown, W. W.	do	2,000	400
Brodie, W. & R.	Quebec	900	180
Brown & Wells	Ingersoll	7,000	1,050
Brown, T. C	Fredericton, N.B	900	90
Brown, E. K.	Halifax, N,S	3,500	700
Brown, M. S.	do	8,800	1,760
Brown & Co., James	Kingston	1,800	360
Britton, B M.	do	1,800	360
Brown, Calvin	St. Catharines	1,000	100
Brunelle & Bro., Louis	Three Rivers	3,000	600
Brethour, H. W.	Brantford	5,300	1,060
Bradburn, Thomas	Peterboro'	1,000	200
Brennan, M.	Hamilton	6,000	1,200
Bramley, G. H.	Sorel	1,800	270
Bramley, Mrs. C	do	1,800	360
Brethour, Rev. D. L.	Aylmer, P.Q.	500	100
Brasbie, A. R.	Guelph	1,800	180
Breen, Philip	St. Stephen, N.B.	1,800	360
Braniff, John	do	1,000	200
Bruneau, P. C. A.	Sorel	4,000	800
Brown, Robert	Montreal	12,000	2,400
Brousseau, Mrs. C	Belœil	2,300	460
Breden, John	Kingston	2,500	500
Butters & Co., D.	Montreal	8,800	1,760
Buchanan, Thomas	do	2,000	400
Bureau, J. N.	Three Rivers	8,800	1,180
Burke, Joseph	St. Jean, Port Joli	200	40
Buck, Wm	Brantford	1,800	360
Burrows, Stewart & Milne	Hamilton	2,000	400
Burkholder, H	do	1,000	200
Bussiere, A. G.	St. George, P.Q.	100	20
Burrows, Chatfield & Co.	St. Catharines	1,800	360
Burns, K. F.	Bathurst	900	90
Butler, James	Halifax	4,400	880
Butler, Wm.	do	4,400	440
Burnstein, Samuel	Quebec	900	180
Burnett, John	London	110,000	16,500
Bureau, Jacques	Three Rivers	2,000	400
Byrne, James	Quebec	400	40
Cadieux, H. C.	Montreal	400	80
Carsley, S.	do	2,700	540
Cassels, Stephenson & Co.	do	1,000	200
Cassidy, John L.	do	20,000	4,000
Campbell & Co., Kenneth	do	1,000	200
Cameron, John	Peterboro'	1,800	360
Cameron, D. M.	Strathroy	300	15
Cameron, Donald	Windsor, Ont.	5,300	1,060
Campbell, George	do	8,800	880
Campbell, G. F.	St. Andrews, N.B.	500	100
Carruthers, John	Kingston	5,000	1,000
Carter, R. C.	do	3,600	720
Carruthers, J. B	do	3,800	760
Calhoun, W. S.	St. John, N B	900	90
Carlisle, Henry	St. Catharines	1,800	360
Cadotte, J. P.	St. Hughes	200	10
Cahill, Michael	St. George, Beauce	600	120

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Cahill, E. J., jun	St. George, Beauce	400	80
Catellier, Rev. F	do	1,800	360
Cardin, L. P	Sorel	4,200	420
Cardin, P	do	1,800	180
Cardin, Athanase	do	3,500	700
Carbonneau, O., fils	Berthier (*en bas*)	400	80
Carbonneau, J. O	do	100	20
Carignan, O	Three Rivers	1,800	360
Carroll, M	Kamouraska	100	15
Carrière, F., & Co	Quebec	1,800	360
Casey, Thos	do	900	180
Cassils, Robert	Lynn, Ont	17,500	3,500
Caron, Rev. F	Ste. Anne	400	80
Carrière, Louis	Lévis	100	20
Carrière, J. B	St. Anselme	3,500	700
Carrière, L. N	St. Henri	3,500	525
Carrière, Onesime	do	600	120
Carreau, J. P	St. Johns, P.Q	2,000	200
Caron, Germain, père	Trois Saumons	1,800	360
Caron, Zelie	do	2,500	250
Casgrain, J. E	L'Islet	1,900	380
Cayer, Alexis	St. Raymond	600	120
Caron, Damase	Fraserville	2,000	400
Cadieux, F. X	St. Simon, Bagot	1,000	200
Campbell, D. J	Montreal	100	15
Campbell, Margaret M	Almonte	2,900	580
Chandler, Harlow	Montreal	1,800	360
Carmichael, R. A	do	2,500	500
Cantin, Miss Jane	do	3,400	680
Cantin, C. A	do	6,600	1,320
Caron, Eugene	Chicoutimi	1,300	260
Charbonneau, F. C	Montreal	4,300	430
Chauvin, A. T	do	1,000	200
Charlton, E. J	do	1,800	180
Cheese, W. E	do	2,500	500
Chenet, P	Ottawa	500	50
Chisholm, D	do	900	90
Chalmers, Wm	do	900	180
Champness, W. F	do	500	50
Champness, F	do	900	180
Chitty, G. L	Chelsea, Ont	900	90
Chown, Edwin	Kingston	4,400	880
Chubb, H., & Co	St. John, N.B	1,800	360
Chisholm, John	Lindsay	1,800	360
Chadwick, Mrs. Jane	Ingersoll	2,000	400
Chevallier, Maurice	Sorel	900	160
Chevallier, Eugene	do	900	90
Chevalier, Evangeline	do	900	90
Chouinard, H. J. J	Quebec	1,800	360
Charlebois, J. A	do	400	80
Chevallier, Martial	do	1,800	360
Chamberland, W	Bic	400	40
Chapleau, E. J	St Paschal	900	180
Chalonet, L. P	Kamouraska	700	140
Chabot, Joseph	St. Charles, R.S	400	80
Chapdelaine, J P	Joliette	700	140
Chadwick, F. J	Guelph	1,800	360
Chipman, Z	St. Stephen, N.B	3,500	700
Chamberland, Dame V. E	St. Michel	300	30

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Chagnon, Honore	Verchères	1,000	200
Chadwick, C. E	Ingersoll	4,500	450
Clendinning, Wm	Montreal	11,300	2,260
Cleghorn, Andrew	London	900	180
Clementson, Frs	St. John, N.B	1,800	360
Cloutier, Hypolite	Quebec	1,000	200
Cloutier, J	St. Aubert	400	60
Clay, Thomas	Halifax, N. S	1,800	360
Cliff, Geo. A	Fredericton, N.B	2,400	480
Cliff, N. A.	do	2,200	440
Cluff, W. H	Ottawa	500	25
Cloutier, Edouard	Actonville	400	60
Clement, Desire	St. Hubert	8,000	1,600
Clement, Marie L	Maskinonge	1,000	200
Clement, Napoleon	do	1,000	200
Clark, A. C.	Montreal	12,300	2,460
Close, James	do	3,000	600
Cooper, Wm	Montreal	11,000	2,200
Costello, Patrick	do	1,800	360
Cochrane, Hon. M. H.	Compton	8,500	1,700
Coghlin, B J	Montreal	7,500	1,500
Coghlin, Mrs Lucy	do	1,800	360
Corbeil, L. L	do	2,000	300
Coutu, L. H	do	500	100
Corran, Henry	St. Johns, P Q	900	180
Collin, Rev. C	St Lin	1,000	200
Cole, Frederick	Montreal	10,000	2,000
Corcoran, R. E	Ottawa	900	90
Côté, C	do	500	50
Cockshutt, Ignatius	Brantford	1,800	360
Colter, J E	Fredericton, N.B	600	120
Costello, John	Lindsay	1,000	200
Corner, J. W., in trust	Kingston	200	40
Cooke, T E	Halifax, N.S	3,500	525
Corbet. F. D	do	3,500	700
Connolly, James	Lindsay	1,800	360
Couillard frère & Co	Rimouski	700	140
Côté, Samuel	do	400	80
Côté, Arsene	St. Fabien	500	100
Côté, Mrs. A. G	Rivière du Loup	500	100
Collin, Jacques	St. Thomas, Montmagny	400	80
Colombe, D. O	do do	100	10
Côté, A. & Co	Quebec	1,000	100
Connolly, James	do	1,800	360
Coolican, T. & J. S	do	500	50
Convey, Wm	do	900	180
Connolly & Co	do	1,800	180
Collet, Rev. C. A	do	1,800	360
Côté, Sylva	do	500	25
Couture, G. & E	Lévis	1,800	360
Couillard, T. M	do	700	130
Covert, Henry	Port Hope	800	160
Collard, Joseph	Malbaie	3,500	700
Côté, François	St. Gervais	200	40
Collette & Senecal	Verchères	8,000	1,600
Collette, Chas. A	St. Henri	1,800	360
Corriveau, F. X	St. Anselme	900	180
Corriveau, J. B	do	900	180
Collette, S. A. A	St. Henri	400	80

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Couture, Godefroi	St. Henri de Lévis	400	80
Cormack, James	Guelph	1,800	360
Cochrane, J. S	Halifax	3,500	700
College, Masson Corper	Terrebonne	17,500	1,750
Couture, Jos. G	Quebec	200	40
Craig, John L	Montreal	2,000	400
Craig, Wm	Port Hope	5,300	1,060
Craick, J. & Co	do	500	100
Craig, J. & R	Ottawa	500	50
Crossen, James	Cobcurg	1,000	200
Crawford, R	Kingston	5,700	1,140
Cressé, A. P	Nicolet	1,800	360
Crawford, R., in trust	Kingston	3,200	640
Craig, G. W	Montreal	12,500	2,500
Cuddy, John	do	4,000	800
Cuvillier, Miss Luce	do	5,300	1,060
Casson, Alexis	do	10,000	2,000
Cutting, H	Coaticook	1,000	200
Cummings, James	Lyn, Ont	1,800	360
Cullenier, H. & P	St. Stephen, N.B	1,800	360
Cunningham, H	Kingston	4,400	880
Darling, Wm	Montreal	4,400	880
Dandurand, R. & Co	do	500	50
Dagenais, J	do	1,800	180
Daly, T. M	Stratford	1,000	50
Davis, R. F	Kingston	1,000	200
Dalglish, George	Ottawa	400	80
Davis, J. H. & Co	Hamilton	8,800	1,760
Davidson, F. R	Ottawa	100	5
Dalglish, James	do	200	40
Daoust, J. G	Windsor, Ont	3,000	300
Dalziel, George	St. Thomas, Montmagny	1,800	360
Dalziel, Mary Ann	do	600	120
Dalziel, Miss Alvine	do	400	80
Daniel & Boyd	St. John, N B.	3,500	700
Darlington, John	Quebec	900	180
Dansereau, Mrs. Zoe	Contrecœur	1,800	360
Daigle, Joseph	Belœil	10,000	1,900
Dagenais, Rev. T. E	Contrecœur	1,800	360
D'Anjou, Joseph	St. Fabien	1,800	360
D'Anjou, A	Trois Pistoles	900	135
D'Anjou, Magloire	St. Simon, Bagot	1,800	270
Duveluy, George	Yamachiche	1,000	200
Davison, James	Montreal	800	160
Desmarteau, Charles	do	1,800	180
Decelles, A. D	do	1,000	140
Devins, R. J	do	11,300	2,260
Demers, Auguste	do	900	90
Derome, L. J. A	do	500	60
Devlin, Miss M. A	do	2,000	200
Deschamps, F. R	do	500	50
Desjardins, L. A. E	do	5,000	1,000
Devlin, B	do	1,800	180
Demers, George	Hochelaga	1,800	345
Deseve, J. A	St. Henri	2,000	400
Dever Bros	Fredericton, N.B	2,700	540
Devlin, R J	Ottawa	900	180
Degrasse, Mrs. A	Lindsay	500	50
Dechene, F. M	Quebec	1,800	360

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount Paid up in Cash.
		$	$
Defoy, J. R.	Quebec	900	180
Dery, P. O.	do	900	180
Dery, J. P.	do	900	180
Desforges, Anat.	do	500	100
Delorier, Olivier	do	400	80
Delage, J. B.	do	900	180
Delome, J. B.	do	100	20
Delisle, Jean	do	1,000	200
DeGrandpré, A. D.	Sorel	5,500	1,100
Denancourt, N. L.	Three Rivers	3,500	[illegible]
Desilet, P. O.	do	4,800	960
Deguise, P. F.	Rivière du Loup	400	20
Delage, Rev. F. X.	L'Islet	1,000	200
Desjardins, L. J. E.	Cap St. Ignace	700	70
Delorme, Mrs. M. A.	St. Thomas, P.Q.	400	60
Dery, Chas.	St. Jean Deschaillons	400	80
Dessaint, Alex.	Kamouraska	200	20
Denis, D.	St. Simon, Bagot	800	160
Derome, Miss H.	Joliette	300	45
Desrosieres, L. N.	Sandy Bay	700	140
Desilets, A. O.	Becancour	2,000	400
Desilets, Miss A.	do	200	40
Deveber & Son, L. H.	St. John, N.B.	3,500	700
Deguise, Marie A. M.	Ste. Anne de la Pocatière	2,000	200
Denis, Dieudonné	St. Cuthbert	15,000	3,000
Delormier, L. J. V.	Ste. Anne	3,500	350
Desorey, Pierre	St. Hugues	900	180
Desmarais, H.	St. Marc	1,000	200
Dionne, Benjamin	Cacouna	1,800	360
Dionne, Fortune	Quebec	500	100
Dion, Arthur	do	1,800	280
Dion, François	St. Joseph, Beauce	200	40
Dion, L. D.	Ottawa	100	5
Dion, F. J.	Actonvale	100	20
Dion, Rev. E.	Rivière Ouelle	100	20
Dionne, E.	Ste. Anne de la Pocatière	5,000	1,000
Dionne, A. B.	St. Paschal	700	70
Dionne, L. B.	Fraserville	2,000	200
Dionne, Gustave	Quebec	800	160
Donovan & Moran	Montreal	3,100	620
Donelly, James	do	1,800	360
Dorion, Sir A. A.	do	17,500	3,500
Donelly, John T.	do	5,000	500
Dobier, J. W. H.	Ottawa	400	80
Doran, M.	Kingston	8,800	1,760
Doull & Miller	Halifax, N.S.	4,400	880
Dostaler, Oilvier	St. Maurice	500	100
Dorval, Antoine	St. Charles	600	120
Douglas, James	St. Catharines	1,800	180
Dobson & Niblock	Lindsay	1,000	200
Dragon, John	Montreal	1,000	100
Drolet, G. A.	do	3,500	525
Drapeau & Bros	Rimouski	400	40
Drapeau, Rev. J. D.	St. Ulric	900	180
Drolet, Rev. G. F. E.	St. Michel	200	40
Drolet, Pierre	St. Charles, Bellechasse	400	80
Drysdale & Co.	Woodstock, Ont	200	20
Dumesnil, G. H.	Montreal	15,000	3,000
Duclos, Joseph	do	500	50

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Dufort, J. B	Montreal	1,800	360
Dumont, J. Isaie	do	900	90
Dupuis, J. N.	do	2,000	200
Dupres, Joseph	do	10,000	2,000
Dufresne, J. M.	do	6,500	650
Duncan, J. W	do	500	100
Dumas, D. C	do	700	140
Dugal, Roch	do	1,000	200
Duverger, Mrs. S. L	do	3,500	700
Durand, Jos. F.	do	1,400	280
Durocher, L. B.	do	4,000	800
Dunn, Jas. L	St. John, N.B	1,800	360
Dundas, J. R	Lindsay	1,800	270
Duffus, J. B.	Halifax, N.S	25,000	5,000
Duffus, John	do	13,200	2,640
Duffus, Wm	do	14,500	2,900
Duplessis, J. O	Sorel	900	180
Duquet, F. D.	Rimouski	200	10
Dupuis, J. B.	St. Roch des Aulnets	900	180
Dupuis, Auguste	do	900	180
Dumas, Wm	do	100	20
Duval, L. Z	St. Jean, Port Joli	1,000	200
Dubé, Pierre	do	900	180
Dufresne, Candide	St. Thomas, P.Q	1,800	360
Dupuis, L. C	do	400	80
Duquet, Louis	Quebec	100	20
Dubeau, J. B. Z	do	900	180
Duquet & Co.	do	900	180
Dumas, Arthur	Terrebonne	5.300	1,060
Dumas, Adelaine	St. Charles, Bellechasse	900	90
Duchesney, H. J. J.	St. Marie	700	140
Dubuc, F. X	St. George, Beauce	400	40
Durocher, S. A.	St. Hyacinthe	14,000	1,600
Dubuc, Miss S	Kamouraska	400	80
Duboise, Damase	Terrebonne	1,800	360
Duquay, O.	do	1,800	360
Dubord, Alphonse	Three Rivers	3,500	700
Durocher, Mrs. M. L	do	3,500	350
Duquay, Joseph	La Baie	500	50
Dupil, A. D.	Point Levis	500	75
Duhaime, P. L	St. Simon, Bagot	1,000	200
Dupuis, Antoine	Quebec	900	180
Dufault, E.	St. Helen, Bagot	1,000	200
Dugal, G. A.	Montreal	10,000	2,000
Duchesneau, A.	do	1,800	360
Dwyer, Michael	Halifax, N.S	8,800	1,760
Dykeman, W. G	Fredericton, N.B	400	80
Dyas, Phœbe	London, Ont	900	180
Easton, G. C	Ingersoll	3,500	700
Egleson, James	Gloucester, Ont	900	180
Eaton, C. B.	St. Stephen, N.B.	900	180
Eaton, H. F	do	2,700	540
Edwards, C. D.	Montreal	1,000	100
Edgar, Frank	do	5,000	1,000
Elliott, Edward	do	1,800	360
Elliott, F. C	Halifax, N.S	5,300	1,060
Elwell, J. T. C	Ottawa	100	20
Ely, T. E	Cacouna	700	70
Elder, Wm	St. John, N.B	900	180

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Esson, Wm.	Halifax	7,000	1,400
Esson, George	do	3,500	700
Evans, W. S.	Montreal	20,000	4,000
Evans, James S.	do	25,000	5,000
Evans, Mercer & Co.	do	1,800	360
Everett & Butler	St. John, N.B.	1,800	360
Everett, Mrs. E. H.	Montreal	8,800	1,760
Ewing, S. H. & A. S.	do	1,800	360
Euard, Wm.	do	1,000	200
Fairgrieve, J. B.	Hamilton	2,500	500
Fauteux, P. A.	Montreal	10,000	2,000
Faucher, O., jun	do	3,500	700
Fafard, J. O.	L'Islet	2,000	200
Fafard, Pierre	St Helen, Bagot	200	30
Fafard, Rev. E.	Lévis	900	180
Farquharson, J.	Halifax, N.S.	8,800	1,760
Fairgrieve, Hugh	Hamilton	2,500	500
Farquhar, Alex	London, Ont.	20,000	4,000
Ferguson, Thomas	Montreal	500	100
Feron, M.	do	900	180
Fenety, G. E.	Fredericton, N.B.	1,800	360
Featherstone, J. P.	Ottawa	500	75
Fest, W.	Ottawa	200	40
Fenwick & Bond	Montreal	2,000	400
Ferrie, Mrs. Rachael	do	18,000	3,600
Finlay, Jonathan	do	400	80
Fisette, Miss P.	do	1,000	100
Finlay, R. McN.	do	2,400	480
Finlay, David	Sorel	2,000	400
Fiset, Joseph	St. Thomas, Montmagny	4,200	840
Fiset, Joseph A.	do	400	80
Fiset, Arthur	do	700	140
Fiset, Henedine	do	1,400	280
Fiset, L. J. O.	Quebec	11,800	2,360
Fisher, Samuel	do	3,500	600
Fitzsimons, Robt.	Brockville	3,500	700
Finlay, Robt.	Lindsay	900	180
Fitzsimmons & Brown	Ottawa	200	10
Fisher, G. F.	Fredericton, N.B.	2,400	480
Fisher, C. H. B.	do	3,000	600
Flood, Carson	St. John, N.B.	1,800	360
Fletcher, John	Montreal	10,000	2,000
Flock, J. H.	London, Ont.	500	50
Flint, W. H.	Montreal	700	105
Flint, G. H.	do	500	75
Fogarty, Bros.	do	500	100
Forget & Co., L. J.	do	7,800	1,185
Forthier, Chas. G.	Toronto	3,000	300
Forthier, Mrs. Chas. G.	do	2,000	200
Ford, Egerton	Montreal	7,100	1,420
Foster, A. J.	Stanstead	900	180
Fox, A. R.	Coaticooke	500	100
Foster, Stephen	Rock Island	900	180
Fortin, Nestor	Cap St. Ignace	2,000	395
Fortin, Narcisse	do	200	20
Fortin, Irene	Quebec	900	180
Fortin, Octave	do	5,400	1,040
Fortier, Tancrede, fils	do	200	40
Fortier, Taschereau	do	200	20

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Fortier, Achille	St. Marie, Beauce	1,500	300
Fortin, Theodore	Quebec	5,300	1,060
Fortin, A. J	St. Josiah, Beauce	900	135
Forde, Jackson	Brantford	1,800	360
Forde, R. J	do	1,800	360
Foisy, Theodore	Lévis	1,800	360
Forsyth, Alex	Halifax, N.S	7,000	1,400
Fournier, A	Rimouski	400	20
Fournier, Louis	do	600	60
Fournier, Valerie	do	900	180
Fournier, J. B. A	Ste. Anne de la Parade	100	10
Fournier, Louis	St. Thomas, Montmagny	300	60
Fournier, Jean	St. Flavie	700	70
Fontaine, G. H	Verchères	3,000	600
Foucher, Frs	Joliette	1,800	360
Foucher, Widow V	do	900	180
Forget, L. J., in trust	Montreal	1,500	150
Forget, Octave	Terrebonne	11,000	2,200
Foley & Co., M. S.	Montreal	500	100
Francœur & Giroux	do	3,500	525
Frappier, Joseph	do	500	50
Fraser, Alex	Matane	200	30
Francœur, Michel	St. Roch des Aulnets	400	40
Fraser, W. J	Halifax, N.S	3,500	700
Frigon, L. G. B	Three Rivers	1,000	200
Franchere, J	Marieville	1,000	100
French, Horace	St. Hugues	100	10
Frenette, Rev. E	L'Islet	900	155
Frenette, Miss Celina	do	1,400	280
Fremont, Mrs. C. P	Quebec	3,000	600
Fry, Henry	do	10,000	2,000
Fraser, John	Kingston	1,300	260
Fremont, J. J. T	Quebec	1,000	200
Fregon, J. G. A	Three Rivers	11,100	2,220
Fuller, H. M	Halifax, N.S	8,800	1,700
Furlong, Thomas	St. John, N.B	1,800	360
Fulford, J. H	Easton's Corners	1,800	360
Fuller, Mary Jane	Sorel	500	100
Fasey, E. A. T	St. Ursule	500	100
Fyfe & Garneau	Quebec	500	100
Gauthier, Louis	Montreal	1,800	180
Gaucher, G. G	do	1,800	360
Gauthier, Thomas	do	900	180
Gagnon, G. A	do	2,000	400
Gauthier & Seraphim	do	250	25
Gauthier, Verrais	do	500	100
Gayton, John E	do	100	5
Gardner & Son, R	do	1,800	180
Gagnon, Arthur	do	900	180
Garland, Mutchmor & Co	Ottawa	900	180
Gaboury, Augustin	Quebec	1,800	360
Gauvreau, Pierre	do	1,000	200
Gastonguay, G	do	1,800	180
Gauthier, E. C. C	do	1,000	150
Gagnon, Honore	do	500	100
Gariepy, Chas	do	1,800	270
Gastonguay, Thos	do	1,000	200
Gauthier, L. O	do	1,200	240
Gamache, Ludger	do	900	135

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Gagnon, Jacob	S. Jean, Port Joli	500	100
Gaudette, Dr. D.	St. Anne des Plaines	1,800	360
Gagnon, Nazaire	Champlain	1,800	360
Gauvreau, P. L	Rimouski	700	140
Gauvreau, L. N	Isle Verte	200	40
Gagnier, Alexis	Kamouraska	200	40
Garon, V	St. Anne	200	40
Gamache, Selyme	Cap St. Ignace	900	180
Gagnon, Adolphe	St. Fabien	1,000	200
Gagnon, F. X	St. Raphael	900	180
Garrett & Co., John	Hamilton	8,800	1,760
Gardner, Robt	Kingston	900	180
Gatineau, Rev. V	St. Alexander	1,300	260
Gage, M	Kingston	200	40
Gagnon, Michel	Trois Saumons	700	140
Gagnon, Ant	Arthabaskaville	1,000	200
Gagnon, G. T	St. Roch des Aulnets	100	20
Gagnon, Aurilie	do do	1,000	150
Genereux, Onezieme	Montreal	500	25
Gagnon, A., in trust		24,150	2,415
Gelinas, Chas	Sorel	500	50
Gervais, Dr. E	Three Rivers	1,100	110
Gelbausen, P. J	Ottawa	600	120
Genest, L. T	St. Henri	900	180
Gervais, Olivier	Contrecœur	900	180
Gendron, Mrs. E	do	500	100
Gervais, A. E	do	2,700	540
Germain, Adolphe	Sorel	500	100
Gilman, F. E	Montreal	30,000	6,000
Girard, Paul	do	8,800	1,580
Girouard, D	do	2,800	280
Gilmour, Allan	Ottawa	5,000	1,000
Gibson, J. H. P	do	400	50
Giasson, J. O	L'Islet	100	20
Giasson, J. F	do	500	100
Giasson, Zelie	do	100	20
Gingras, Jerome	Quebec	500	100
Giroux, Jean, fils	do	900	180
Gingras, J. B	do	200	20
Girardin, Auguste	do	900	180
Giguere, P	do	100	10
Gildersleeve, C. F	Kingston	11,800	2,260
Gildersleeve, J. P	do	7,000	1,400
Giguere, Miss M	St. Marc	400	80
Gibson, Henry	Stratford	1,800	360
Gillespie, T. F	Chatham, N.B	300	60
Gibson, John	Halifax	8,800	1,760
Gilmour, Mrs. Delia	St. John, N.B	900	90
Gingras, J. V	St. Gervais	200	40
Gilman, E. E	Kingsey	102,700	20,540
Glover & Fry	Quebec	900	180
Globensky, C. A. M	St. Eustache	7,500	1,500
Gould & Son, Ira	Montreal	4,400	880
Gohier, Remi	do	900	135
Gould, Joseph	do	1,800	360
Goulden, James, Estate	do	900	90
Gouin, A. N	Sorel	3,500	700
Gosselin, V	Tartigo	400	80
Godin, Joseph N	Three Rivers	3,500	700

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ROYAL CANADIAN.—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Harper, Emily H.	London.	2,500	5,000
Harty, Patrick.	Kingston	900	180
Harper, Miss Francisca B.	London	20,000	4,000
Hedge, H., Estate, late	Montreal	10,000	2,000
Hearie, J. G.	do	1,000	200
Heath & Northey	do	1,800	180
Healy, C	do	600	60
Henderson, D. H.	do	1,000	125
Hervey, James, Estate of late	do	1,000	100
Hedley, James.	Toronto	20,000	2,000
Heyd, C. B	Brantford.	1,800	360
Heney, John.	Ottawa	900	180
Henderson, John.	Kingston	200	40
Helm, John.	Port Hope	2,500	500
Hetu, J. E.	Maskinongé	3,000	600
Hildburgh, Henry	New York	10,000	1,000
Hodgson, Jonathan	Montreal	34,800	6,960
Hogue, Joseph	do	500	50
Holmes, Alex.	do	1,000	100
Howley, James	do	1,000	200
Hoolahan, John	do	200	40
Hope, Robert	do	10,000	2,000
Hope, James	Ottawa.	900	180
Hochu, Pierre	Lévis	200	40
Howie, J. R.	Fredericton, N.B.	900	180
Holbrook, G M.	Ottawa	500	100
Holley, Shadrach	St. John, N.B.	1,800	360
Horsman, John	Guelph	1,800	360
Hossack & Co., J.	Quebec	900	180
Holman, J., Estate of late	Cobourg	3,500	525
Hodgson, John C	Montreal	2,000	400
Hodgson, John C.	do	30,000	6,000
Hodgson, T. E.	do	30,000	6,000
Huntington, Hon. L. S.	do	5,000	1,000
Hutchison, John	do	1,800	360
Hulbig, Christian	do	400	40
Hudon, E., fils.	do	5,000	500
Huot, Lucien	do	1,800	180
Hudon, Horace	Cacouna	100	20
Hudon, Theo.	Quebec.	1,800	360
Hudon, Rev. Jos.	St. Phillipe de Neri.	1,800	360
Hunton, Son & Larmonth	Ottawa	900	180
Hugel, Adolphe.	Port Hope	1,000	100
Huntington, A	Brantford	26,000	4,000
Hudspeth, Adam	Lindsay	1,800	360
Hunter, Ann	London	30,000	6,000
Ives & Allan	Montreal	1,000	200
Innes, James	Guelph	4,400	880
Innes, Robert	Peterboro'	1,800	360
Irwin & Boyd	do	1,800	180
Inches, Andrew	Fredericton, N.B.	17,500	3,500
Innes, John L.	Hamilton	1,800	360
Jamieson, R. C.	Montreal	2,000	400
Jackson, Alex.	do	400	40
Jardine Bros.	Ottawa	200	10
Jalbert, J. E.	Cap St. Ignace.	600	120
Jarvis, Charles, jun.	Brantford	2,500	500
Jackson, W. H.	Brockville.	3,500	700
Jacob, Emile	Quebec	1,000	200

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Laurent, N	Montreal	1,000	200
Larne, François	do	1,500	300
Lanctot, O. B	do	500	100
Lapalme, Alex	Belœil	500	100
Lamb, W. A	Ottawa	400	40
Lauzon, Rev. L. J	Montreal	1,000	200
Lamoureux, Frs	St Ours	2,000	400
Lapalme, S	Sorel	900	90
Labelle, Cyrille	do	7,000	1,400
Labelle, Louis	do	900	180
Labelle, Albert	do	900	180
Ladouceur, L. H	do	1,800	360
Lamontagne, J. B	St. Flavie	3,500	700
Lacroix, Ed	Matane	5,000	1,000
Lapointe, C. F	St. Flavie	1,400	210
Langlois, Elzear	Rimouski	700	70
Ladrière, Rev. A	Isle Verte	200	20
Langlois, P	Kamouraska	100	20
Lapointe, Louis	St. Jean, Port Joli	400	80
Larue, Clementine	Cap St. Ignace	100	20
Laberge, Joseph	St. Thomas, P.Q	700	140
Lamontagne, Col. E. L	Quebec	47,300	4,730
Lapointe, L. M	do	2,500	500
Labbé, Mrs. J. O	do	1,400	280
Laliberté, J. B	do	700	140
Larue, G H	do	3,500	360
Labrie, Joseph	do	3,000	300
Larochelle, Mrs. D	do	800	80
Lavoie, George	do	2,000	400
Laroche, A	do	900	180
Lacerte, N	Lévis	11,800	2,360
Langlois, J. A	do	900	180
Lachance, Elie	do	200	40
Larue, S. V	St. Charles, P.Q	900	180
Labrecque, Etienne	do R.S	900	180
Labrecque, Joseph	do Bellechasse	900	135
Labrecque, Arthur	St. Raphael	200	40
Laurier, Hon. Wilfred	Arthabaskaville	1,800	360
Latulippe, Fred	Beaumont	500	100
Lambert, Nazaire	St. Joseph, Beauce	200	40
Languedoc, Mrs. E. M	St. Michel	500	100
Lamoureux, Olivier	Contrecœur	1,800	360
Lamoureux, Jos. E	do	1,000	200
Lafontaine, E	St. Hugues	3,500	700
Langlois, Dame J. B	do	500	100
Laforme, Alphonse	do	100	15
Laforme, Louis	do	900	135
Langlois, E	St. Michel	1,000	100
Laviolette, J. G	Napierville	3,500	700
Languedoc, Miss A	L'Islet	900	135
Lavoie, N	do	900	180
Lavoie, Wilfred	do	500	100
Langlois, D	Windsor	200	40
Lauzon, Joseph	Terrebonne	1,800	360
Languedoc, Edward	St. Michel	1,000	160
Langlois, Conn	Grosse Isle	1,000	100
Lawrence, J. & G	St. John, N.B	900	160
Langlois, W. F	Three Rivers	3,500	700
Larkin, P	St. Catharines	4,800	940

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Lockhart, E. E.	St. John, N.B	900	180
Lordly, Howe & Co	do	900	180
Longard, E. J	Halifax	8,800	1,760
Lapier, G. E. R.	Three Rivers	500	50
Lapier, M. A. A	do	500	50
Lyman, Benjamin, Estate of late	Montreal	2,500	500
Loydon, John	Port Hope	500	50
Lyman, Henry	Montreal	5,000	1,000
Mackay, Hugh	do	75,000	15,000
May, S. H., & Co.	do	8,800	1,760
Mayrand, G. T.	do	1,800	180
Maillet, L. L	do	500	100
Masterman, Wm.	do	1,800	360
Mathews, F. B.	do	1,800	360
Martin, P. S.	do	4,000	800
May, Joseph	do	18,000	2,150
Martin, George	do	500	100
Maguire, Bernard	do	3,500	700
May, Mrs. M.	do	1,000	100
Marion, J. P	do	2,000	200
Madden, W. J.	do	900	180
Martineau, Eugene	Ottawa	8,800	880
Manuel, John	do	500	100
Masson, A.	do	400	80
Madson, E.	do	200	10
Martel, Ulderic, sen	Three Rivers	5,000	1,000
Martel, P. N	do	2,000	300
Magnan, Adolphe	Joliette	1,800	360
Malhiot, H. G.	Three Rivers	3,500	700
Mackay, Jane	Halifax	3,500	525
Martin, Auguste	St. Paschal	600	120
Marcotte, Charles	St. Islet	3,600	720
Marmette, Joseph	St. Thomas, P.Q	400	80
Marmette, Dame E. A.	do	200	40
Mackay, Pierre	Quebec	3,000	300
Mahoney, Thomas	do	400	80
Martel, J. B	do	1,200	240
Marcuand, Octave	Rivière du Loup	1,000	200
Mallory, Ira	Mallorytown	1,000	200
Magee Bros	St. John, N.B	1,800	360
Manson, James	do	1,800	360
Manks, M. F.	do	900	180
McMonagh, H. C.	do	900	180
Macdonald, C. A	do	900	180
Mathieu, Narcisse	St. Andrews, P.Q	900	90
Manning, M. J.	Windsor	3,500	700
Massie, James	Guelph	11,000	1,650
Main, Alex	Hamilton	900	180
Magee, J. S	St. Andrews, N.B.	300	60
Martin, P. S	Lin say	3,300	660
Mathieu, M	Sorel	2,500	300
Marceau, H	St Henri	500	50
Machar, J. M.	Kingston	900	180
Marcoux, Pierre	St. Charles	1,000	200
Martin, E. O	Rimouski	400	80
Marier, Damase	St. Jean, Port Joli	100	20
Maguire, Lydia, Mrs	Lindsay	7,100	1,065
Martel, Rev. L. A	St. Joseph, Beauce	600	120
Macfie, Daniel	London	67,500	13,500

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Munderloh & Co	Montreal	900	180
Mussen, Thomas	do	1,800	360
Mulholland & Baker	do	1,800	360
Murphy, John	do	1,000	200
Mullarkey, M. C	do	65,600	13,120
Murray, Ericson	do	900	90
Mullen, John	Sorel	900	180
Mulholland & Co	Port Hope	1,000	200
Mulligan, John	do	5,300	1,060
Mulholland, Andrew	Queb c	900	180
Mulholland, R	Cobourg	5,000	1,000
Mucklestone & Co., jun	Kingston	1,800	360
Murcher, James	St. Stephens, N.B	3,500	700
Musgrove, G. M	Ottawa	1,800	180
Murray, C. R, in trust	Montreal	40,000	4,000
McAumond, David	Ottawa	900	180
McAlister, John	Windsor	5,300	530
McAuley, Thomas	Kingston	900	90
McAdam, J & Son	St. Stephens, N.B	500	50
McArdle, Edward	St. Catharines	8,800	1,760
McConkey, T.	Montreal	4,800	960
McCready, James	do	1,800	360
McCrory & McGoldrick	do	900	180
McCarthy, D. & G	Sorel	15,000	3,000
McCarthy, Miss E. C	do	5,000	1,000
McCuaig, R. C.	Ottawa	200	20
McCormick, H. & Son	do	1,800	360
McCarty, H. F.	do	500	100
McCord, Thomas	Quebec	100	20
McCorkell, James	do	900	180
McCaughay, James	Ingersoll	3,500	350
McCallum, P. & Son	Cobourg	8,800	1,760
McCallum, C	London	900	180
McCullough, H. and H. A	St. John, N.B	1,800	360
McCullough, Henry	do	900	180
MacDougall, James	Montreal	5,000	1,000
McDonell, D	Ottawa	200	20
McDonell, & Kelly	Fredericton, N.B	900	90
McDougall, Francis	Ottawa	1,000	150
McDowell, George	London	34,800	5,220
McGauvreau, J. W. & Co	Montreal	8,800	1,760
McGuirk, W. P	do	1,000	200
McGoldrick, F. and O	Fredericton, N.B	400	80
McGregor, Wm	Windsor	5,300	530
McIntyre, Duncan	Montreal	46,900	9,380
McInnes Bros. & Co	Hamilton	8,800	1,760
McIntosh, W. J	London	3,000	600
McKenzie, Frank	Montreal	3,500	700
McKenzie, Murdoch	do	10,000	2,000
McKenzie, R. T.	do	2,500	250
Mackenzie, Thomas	Sorel	1,800	360
McKelvie, & Birch	Kingston	1,400	280
McKay, Thomas	Ottawa	1,800	360
McKilcan, Gibson & Bell	Hamilton	2,700	540
McKechnie & Bertram	do	1,800	360
McKinley, A. K	Halifax	3,500	700
McLachlan Bros. & Co	Montreal	1,800	360
McLaren, W. D	do	1,800	360
McLaren, John C	do	4,400	880

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ROYAL CANADIAN—*Continued*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Patton, James H	Matane	700	140
Parent, Chas. F	Rimouski	900	140
Patry, Rev. P	St. Paschal	2,000	400
Paradis, Octave	Kamouraska	200	20
Paradis, Rev. J. F	St. Raphael	300	60
Paré, Wm	do	400	80
Paré, H. A	Quebec	900	180
Paquet, Rev. B	do	2,000	400
Pacaud, E. L	Arthabaska	2,000	400
Paquet, A	St. George, P.Q	400	40
Parent, E. H	Grenville	7,000	1,400
Patterson, J. C	Windsor	4,500	450
Pacaud, Geo. J	Stanfield	3,500	700
Patterson, Robt	Guelph	2,500	300
Patterson, W. J	do	4,400	440
Parks & Son, W	St. John, N B	3,500	700
Parker, Alfred J	Ottawa	500	25
Parker, E. H	Kingston	4,400	880
Paquet, A. H	St. Cuthbert	17,500	3,500
Paré, C. S	St. Bruno	2,000	400
Pelletier, W. H	Halifax	14,000	2,800
Panneton, P E	Three Rivers	800	80
Patrie, Adelard	Terrebonne	1,800	360
Parmeton, Gaspard	Three Rivers	1,000	200
Pillow, Hersey & Co	Montreal	1,800	360
Piché, Hubert	Sorel	900	180
Pinard, J. A	Ottawa	900	180
Piché, L. A	Montreal	500	100
Peck, Benny & Co	do	4,400	880
Perrault & Co	do	1,800	360
Perkins, Estate late J. A	do	2,500	250
Pelletier, Madame Jean	do	100	10
Penny, Hon. E. G	do	17,500	3,500
Perin, Dame Sophia	do	200	30
Perry, Alfred	do	10,000	1,000
Pelletier, Mrs. A	Cacouna	400	80
Pelletier, Geo. L	Matane	400	80
Pelletier, J. P	do	1,800	360
Pelletier, Joseph	St. Paschal	100	15
Pelletier, P	do	700	140
Perrault, Z	Kamouraska	200	40
Pelletier, Dame Lydia	St. Jean, Port Joli	300	45
Pelletier, J. N	St. Pierre, R.S	200	20
Pelletier, C. A. P	Quebec	1,800	360
Pennée, F. O. A., in trust	do	1,000	200
Peters, Samuel	London	3,600	720
Pipin, L. O	Arthabaskaville	100	20
Pelletier, A. V	St Marie	400	80
Perkins, G. E	St. John, N.B	900	90
Peters, Wm	do	900	180
Peters, C. H	do	900	180
Peddie, J. W	Windsor, Ont	1,800	360
Pepin, Charles	St. Charles, P.Q	100	20
Perry, Chas	Toronto	10,000	1,500
Peardon, Wm	Montreal	5,000	1,000
Pedlar, Samuel	do	2 500	500
Plimsoll, John	do	10,300	2,060
Plamondon, J. B	St. Césaire	7,000	1,400
Porcheron, E. D	Montreal	1,800	180

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Richard & Plamondon	Quebec	1,800	360
Richard, F	do	500	100
Richard, George	St. Paschal	1,800	360
Richardson, James	Kingston	8,800	1,760
Richard, Gregorie	Cap Sante	900	180
Richardson, W. M	Halifax	8,800	1,320
Ritchie, T. A	do	10,000	2,000
Rioux, Napoleon	Peterville	1,800	360
Richard, Olivier	Quebec	100	20
Ritchie & Nott	Montreal	300	45
Robertson, James	do	14,800	2,960
Robertson, Andrew	do	42,600	8,520
Rolland, S. G. B.	do	1,400	280
Roy, Adolphe	do	10,000	2,000
Robillard, Joseph, Late	do	4,000	400
Robertson, Geo. R	do	41,000	8,200
Roy, James, & Co	do	5 0	100
Rocheleau, E. A	Three Rivers	1,800	360
Rouleau, Luc., Revd	Matane	700	70
Roy, Joseph	St. Anne de la Pocatière	200	40
Roy, Chas. F	do do	100	20
Roy, Salaste	St. Jean, Port Joli	600	120
Robitaille & Picher	Quebec	1,800	360
Roy, Charles	do	1,800	360
Roy, O., in trust	do	1,800	360
Roy, Odilon	do	18,000	3,125
Ross, James G	do	3,500	700
Ross, John	do	3,500	700
Rosa, Joseph	do	3,000	600
Roussel, Rev. P.	do	1,000	200
Royer, Ferdinand	do	500	100
Roy, Major Thos.	do	400	80
Roy, Gilbert	St. Henri	1,800	360
Roy, J. B	St. François, R S	1,000	150
Roy, Ferdinand	St. Raphael	600	120
Roy, L. N	St. Valiere	700	140
Roy, Mrs. M. D	do	400	80
Roy, P. G	Lévis	900	180
Robinson, George	London	900	180
Robertson, Henry, Estate	St. John, N. B.	900	180
Ross, Lewis	Port Hope	4,500	900
Robinson, Isaac	Peterboro'	900	180
Roy, Thomas	St. Gervais	700	140
Robertson, George	Kingston	4,400	880
Rose, R. M	do	500	100
Rochette, Cleophas	Quebec	1,800	360
Rosamond, B	Almonte	1,800	360
Robinson, Robt	St. Andrews, P.Q.	900	180
Robertson, J. D. & Co	St. John, N.B.	900	90
Robinson, Sophia J. B	Fredericton	1,800	180
Robertson, James	Hamilton	1,800	360
Robson, W. N	Lindsay	900	180
Robinson, C. H	Halifax	5,300	1,060
Roy, Joseph	St Fabien	500	50
Ross, Wm	Lower Lachine	2,000	400
Ross, Robert	Montreal	1,000	200
Robinson, Morris	St. John, N.B.	6,700	1,340
Robertson, Alex	Montreal	23,600	4,720
Rochette, Oliver	Quebec	5,300	1,060

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Simard, Z.	Rimouski	200	20
Sinclair, J. A.	Halifax	17,500	3,500
Silver, John	do	2,000	400
Six, C. F.	Boston, Mass.	5,000	1,000
Skinner, C. N.	St. John, N.B.	900	180
Slater & Perry	Montreal	1,350	270
Slavin, John	St. Johns, P.Q.	1,000	150
Smith, Miss A.	Montreal	400	80
Smith, Mrs. E.	do	200	40
Small, Otis	St. John, N.B.	900	180
Smith, J. Wesley	Halifax, N.S.	4,400	880
Smith, Wiley	do	3,500	700
Smith, B. A.	do	7,000	1,400
Smith, Allison	do	3,500	700
Smith, Bennett	do	13,200	2,640
Smith, S. S. B.	do	5,500	1,100
Smith & Stewart	Ottawa	200	10
Smith, B. H.	Woodstock, N.B.	200	40
Smith, S	do	200	40
Smith, George S.	St. John, N.B.	2,700	540
Smith, A. Chipman	do	3,600	720
Smith, J. Murray	Montreal	1,200	240
Somerville, J.	Ottawa	900	90
Stewart, W. J., in trust	Montreal	1,000	100
Stewart, Mrs. Alex.	do	900	90
Stewart, David	do	1,800	360
Stewart, James	do	10,000	2,000
Strachan, James	do	3,900	780
St. Pierre, H. O.	do	500	50
Steinson, Mrs. M. M.	do	10,000	2,000
Stewart, D. S	St. John, N.B.	900	180
Stewart, John	do	1,800	360
Stewart, Luke	do	1,800	180
Stewart, William	Guelph	1,800	360
Stairs, John	Halifax	17,500	3,500
Stayner, Mrs. C. A.	do	7,000	1,400
Stairs, W. J.	do	35,000	7,000
Stein, Adolph	Quebec	1,000	100
St Louis, D.	Windsor, Ont	1,800	360
St. Denis, Alex.	Montreal	10,000	2,000
Stagg, John, jun	Brockville	1,000	150
St. Aubin, D. F.	Matane	900	180
St. Aubin, Miss H.	Roxton Falls	400	80
Steele, Alex.	Allen's Corners, P.Q.	1,000	200
Stett, John R.	Ottawa	600	60
Stocton, A. A.	St. John, N.B.	1,400	280
Stewart, W.	Montreal	5,000	1,000
Strachan, Wm.	do	1,000	200
Stewart, Wm.	do	5,000	1,000
Strachan, David	do	1,000	200
Sumner, George	do	1,800	360
Surveyer, L. J. A.	do	1,800	360
Sutherland, James	do	1,800	360
Sutton, Thomas	do	3,500	700
Suffel, George	Ingersoll	1,800	360
Symons, J. A.	Halifax, N.S.	4,400	880
Tate, George	Montreal	5,000	1,000
Tapin, F. X.	Three Rivers	1,800	180
Taché, V.	Kamouraska	100	20

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ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Turcot, Nazaire	Quebec	1,800	360
Turgeon, Elie	do	1,800	360
Turner, James	Hamilton	10,000	2,000
Turcotte, Mrs E. C. L.	Joliette	1,000	150
Turnbull & Co	St. John, N.B.	1,800	360
Turgeon, Dr. L. G.	Montreal	2,500	500
Valois, N & Co.	do	1,800	180
Valade, Joseph	do	5,000	1,000
Vanasse, P. B	Three Rivers	1,800	360
Vaudry, Zeph.	Quebec	900	135
Vadebonœur, Ed.	do	500	100
Vachon, Moise,	Beauport	400	75
Vanasse, Rev. F. X	Actonvale	200	40
Velode, Dr. F. X	Ottawa	1,000	200
Vassie, John	St. John, N.B.	1,800	360
Vaillancourt, C., M.D	St Anselme	100	10
Vadnait, Louis	St. Cuthbert	5,000	1,000
Verrault, P. G	St. Jean, Port Joli	900	180
Verrault, Henri	Lévis	500	100
Vézina, George	Quebec	1,800	360
Veldon, Jno. J	do	1,000	200
Vézina, Z.	St Joseph, Beauce	1,000	200
Vézina, Louis	Quebec	1,800	360
Vézina, Etienne	Cap St. Ignace	200	40
Vézina, A. & G.	Quebec	900	180
Vézina, Rev. Desire	Trois Pistoles	400	80
Vaudry, Joseph	Quebec	900	180
Versailles, Joseph	Montreal	2,500	500
Virtue, James	do	1,800	360
Vincent, André	do	500	100
Viau, Stanislas	Côteau St. Pierre	3,500	700
Villiers, Abraham	Cacouna	2,600	520
Vidal, J. O	Lotbinière	200	20
Vindin, E. S	Port Hope	2,600	520
Voligny, Félix	Contrecour	3,000	600
Vocelle, O.	Quebec	900	180
Voyer, H	Arth baska	500	100
Voligny, L. B	Montreal	14,000	1,545
Warner, G. W., & Son.	do	1,800	180
Watson, J., & Co	do	4,400	880
Watt, Alex	do	250	50
Wait, George	do	1,800	360
Ward, J. K	do	5,000	1,000
Watts, Alfred	Brantford	5,300	1,060
Watt, George	do	1,800	360
Waterous, Miss E	do	1,300	130
Waterous, C. H	do	23,500	4,700
Waterous, A. T	do	4,000	800
Waterman, Hermann	London	900	180
Walsh, W	Peterboro'	1,800	360
Walton, R	do	500	100
Walters, Adam	Quebec	500	100
Waters, J R	Cedars, P.E.I.	5,300	1,060
Waters, Robt	St Stephen	3,600	720
Ward, H. A	Port Hope	7,700	1,540
Walsh, P	Halifax	7,000	1,400
Walker, W. S	Montreal	5,000	1,000
Waldie, John	Burlington, Ont.	10,000	2,000
Wellington Oil Co	Guelph	1,800	180

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SUN MUTUAL LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Alexander, Charles	Montreal	5,000	625
Abbott, Hon. J. J. C.	do	5,000	625
Anderson, Robert	do	21,500	2,687
Buntin, Alexander	do	20,000	2,500
Butters, Daniel	do	5,000	625
Bryson, T. M.	do	5,000	625
Burnett & Co.	do	2,000	250
Brush, George F	do	2,000	250
Barbeau, E. J	do	2,000	250
Burland, G. B.	do	2,000	250
Cumming, W. B	do	10,000	1,250
Claxton, J. James	do	10,000	1,250
Cooper, William	do	5,000	625
Coursol, Charles J.	do	5,000	625
Craig, Thomas	do	2,000	250
Campbell, F.W., M.D	do	2,000	250
Coulson, D	do	1,000	125
Cheese, W. E	do	2,000	250
Cameron, A. H	do	1,000	125
Crawford, J. D. & Co	do	5,000	625
Claxton, Jane	do	5,000	625
Delisle, H. M	do	4,000	500
Dakers, James	do	1,000	125
Ewing, S. H. & H. S.	do	5,000	625
Edgar, Frank	do	1,500	187
Finlay, Samuel	England	10,000	1,250
Filgate, Samuel	Montreal	1,000	125
Gault, M. H	do	40,000	5,000
Gault, H. Fred	do	15,000	1,875
Gault, Leslie A.	do	11,000	1,375
Gault, R. L	do	2,000	250
Gault, E J	do	10,000	1,250
Gilroy, Thomas	Goderich	13,000	1,625
Green, E. K.	Montreal	5,000	625
Gould, Chas. H.	do	2,000	250
Gill, Robert	Brockville	1,000	125
Hutton, James	Montreal	10,000	1,250
Hamilton, Alex.	do	5,000	625
Howard, R. P., M.D	do	5,000	625
Haensgen & Gnadinger	do	5,000	625
Hingston, W. H., M.D	do	1,000	125
Middleton, Henry N	do	10,000	1,250
Miller, Thos. F	do	10,000	1,250
McKenzie, M	do	21,000	2,625
McLeanan, Hugh	do	12,000	1,500
McKay, Edward	do	10,000	1,250
McLennan, John	do	10,000	1,250
Moat, R. & J	do	10,000	1,250
Moss, S. H. & J	do	5,000	625
Morrice, David	do	5,000	625
Moat, Robt	do	2,000	250
Moss, G. W	do	2,500	312
McDougall, A	do	7,000	875
McFarlane, D	do	5,000	625
McCarthy, D. & J	do	5,000	625
Macaulay, R	do	7,000	875
Macaulay, R., in trust	do	6,000	750
Ogilvie, A. W	do	5,000	625
O'Brien, W.	do	5,000	625

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SUN MUTUAL LIFE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Patterson, W. S	Montreal	1,000	125
Prowse, George R	do	1,000	125
Reekie, R. James	do	10,000	1,250
Robertson, Andrew	do	10,000	1,250
Ramsay, A	do	5,000	625
Rae, Jackson	do	2,500	312
Rogers, George	do	5,000	625
Rose, Alex	do	2,000	250
Reid, William	do	8,000	1,000
Robertson, Hen y	do	2,000	250
Robertson, Margaret	do	1,000	125
Robertson, Archer	do	1,000	125
Rae, Wm	do	2,500	312
Richards, Joseph	do	2,500	312
Stephen, George	do	10,000	1,250
Sprigings, R.	do	2,000	250
Skelton, Leslie J. H	do	2,000	250
Stevenson, James, Estate	do	1,000	125
Simpson, James C	do	1,000	125
Tuggey, Chas. H	do	1,000	125
Workman, Thomas	do	10,000	1,250
Withall, W. J.	Quebec	10,000	1,250
Wilson, Andrew	Montreal	5,000	625
Warren, W. H	do	1,000	125
Wilson, Jno. T	do	1,000	125
		500,000	62,500

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TORONTO LIFE ASSURANCE AND TONTINE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$ cts.
Burland, G. B.	Montreal	5,000	2,500 00
Bosworth, M. A.	Stratford	1,000	272 70
Brouse, W. H.	Prescott	1,000	493 89
Bigelow, N G.	Toronto	2,000	631 04
Bain, John	do	1,000	125 97
Barker, P.M.	Orangeville	500	68 13
Beddome, W. C.	Toronto	200	23 76
Cameron, A.	Montreal	1,000	250 00
Duggan, G., Estate of	Toronto	2,500	756 00
Duggan, J., Estate of	do	2,500	675 00
Dunspaugh, W. N	do	1,000	250 00
Gray, R. H.	do	2,000	267 94
Holiday, Thomas	Stratford	500	171 72
Hay, Miss J	Sarnia	1,000	250 00
Hunter, Rose & Co	Toronto	2,000	621 75
Harvey, A	do	5,500	1,032 04
Jenkins, W.	Clinton	1,000	250 00
Kerr, William	Mitchell	500	136 65
Kirkpatrick, J. C.	Toronto	500	145 80
Landsborough, R	Clinton	3,600	1,000 00
Lawrence, G. W.	Stratford	300	107 20
Morton, J. D.	Brucefield	1,000	250 00
Morrison, A	Toronto	1,000	286 13
MacDonnell, W. J	do	2,500	877 88
Pritchard, Rev. J.	Clinton	2,400	600 00
Provincial Insurance Company	Toronto	53,500	14,599 80
Porter, W. H.	Clinton	500	125 00
Stidston, J. H.	Hamilton	500	125 00
Scott, C. T	Wingham	500	125 00
Shaw, W. J.	Toronto	1,000	250 00
Thwaites, R., Estate of	Clinton	500	125 00
Walker, Alex., (Walkerton)	Chili	2,000	1,000 00
		100,000	28,393 40

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WESTERN ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Chas. Magrath	Toronto	10,400	5,200
A. C. Cooch	do	3,720	1,860
Mrs. M. E. Smith	York Township.	17,600	8,800
D. Campbell	Trumansburg, N Y	1,600	800
John Macdonald	Toronto	1,600	800
W. Gooderham, jun	do	2,000	1,000
Mary Piper	do	2,760	1,380
A. B. Harris	Credit	3,360	1,680
F. H. McGrath	Clifton	3,200	1,600
W. Fitzgerald	Toronto.	200	100
Jas. Michie	do	26,480	13,240
Estate ofR . G. Anderson	do	800	400
Estate of T. G. Wallis	do	800	400
Robt. Walker	do	480	240
Alex. Rathray	do	1,600	800
Estate of H. Scobie	do	4,000	2,000
Estate of Jas. Magrath	Credit	800	400
Wm. Magrath	do	800	400
Edw. Hobson	Toronto	2,000	1,000
J. K. Falconbridge	Richmond Hill	360	180
Henry Rowsell	Toronto	1,600	800
Thos. Lailey	do	800	400
J. Carroll	do	800	400
J. Haworth	do	12,800	6,400
R. S. Brown	do	800	400
Jos. Gould	Uxbridge	1,600	800
G. E. Elliott	Guelph	8,000	4,000
Noah Barnhart	Toronto	4,000	2,000
L. W. Smith	do	400	200
Estate of G. Duggan.	do	800	400
do J. Lee	do	800	400
Rev. J. Y. Cameron	Williamstown	2,720	1,360
Mrs. P. H. Cox	Paris	1,000	500
Geo. A. Piper, in trust	Ingersoll	9,040	4,520
Robt. Thompson	Toronto	400	200
Mrs. M. Leitch	do	2,640	1,320
P. Patterson	do	6,440	3,220
G. Price	do	800	400
Chris. Robinson	do	2,320	1,160
Hon. J. Simpson	Bowmanville	3,200	1,600
J. & J. T. B. Lindsay	Newtonbrook.	1,840	920
Maria H. Keeler	Cobourg	920	460
E. W. Rathburn, in trust.	Millpoint	400	200
do do	do	360	180
Mrs. F. Craig	do	600	300
A. L. Herdhaugh	Oswego, N.Y.	240	120
Rev. D. H. Fletcher	Hamilton	2,000	1,000
Major T. V. Northey	Aldershot, England	1,920	960
Isabella Macdonald,	Toronto	1,960	980
Rev. D. Allen	Southeasthope Township	960	480
Lucy L. Harris	Credit	200	100
London and Canada Loan and Agency Co	Toronto	2,400	1,200
Robt. Gilmor	do	2,640	1,320
Burella Rathburn	Millpoint	4,960	2,480
Alfred J. Wilkes	Brantford	1,320	660
J. Fulton, M.D	Toronto	360	180
Estate of W. Pipe	Berlin	520	260
Mrs. M. E. Sutton	Westminster Township	4,600	2,300
A. T. McCord	Toronto	2,240	1,120

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WESTERN—*Continued.*

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
J. Kerr	Toronto	2,800	1,400
Rev. C. W. Patterson	Port Hope	840	420
Wm. Arthurs	Toronto	640	320
Geo. J. Hind	Yorkville	12,000	6,000
Alex. McAllister	Kingston	14,000	7,000
E. H. Rutherford	Toronto	2,640	2,320
Geo. Horre	Cannington	2,240	1,120
Estate of J. Rathwell	Kingston	280	140
Helen S. Worham	Brockville	240	120
Eliz. E. Beaty	Toronto	600	300
F. J. Stewart, in trust	do	280	140
Wm. Forster	Brampton	1,960	980
Mrs. S Beaty	Toronto	1,600	8 0
J. B. Caldwell	Newmarket	800	400
Jehu Mathews	Toronto	1,400	700
Alex. Manning	do	320	160
Mathew H. Gault	Montreal	24,000	12,000
Jas. Scott	Toronto	20,000	10,000
J. Fiskin	do	8,000	4,000
Rev. J. A. F. McBain	Chatham, N.B	2,000	1,000
Geo. Davidson	Berlin	480	240
Estate of W. Bilton	Toronto	360	180
C. W. Pastlethwaite	do	2,400	1,200
Osler & Moss	do	320	160
Mrs. E. Harris	Credit	400	200
Rev. T. S. Ellerby	Sarnia	1,920	960
Mrs. Jessie Scott	Quebec	4,280	2,140
Mrs. M. A. Strachn	Toronto	1,880	940
Wm. J. MacDonell	do	80	40
Bernard Haldan	do	800	400
J. Timms	do	2,000	1,000
J. S. Lackie, in trust	do	19,720	9,860
J. H. Noverre	do	1,960	980
Eph. Evans	London	2,800	1,400
Rev. J. G. Laird	Bowmanville	2,000	1,000
G. Chester	Whitby	1,600	800
Thos. Dumble	Cobourg	1,000	500
Hector Groat	Uxbridge	1,200	600
J Sinclair	Toronto	520	260
E. J. Hobson	do	2,000	1,000
Rev. W. Rogers	Ashburn	9,400	4,700
Mrs. M. J. H. Holiwell	Toronto	6,600	3,300
Thos. Webb	do	800	400
Jas. S. Playfair	do	10,040	5,020
Rev. W. Jones	do	2,720	1,360
Henry Robins	do	320	160
Estate of D. Laidlow	do	1,400	700
G. T. Lonent	Barrie	1,200	600
Dr. E. W. Spragge	Toronto	280	140
Thos. McCraken	do	2,000	1,000
J. W. L. Forster	do	600	300
J. S. Playfair, in trust	do	2,400	1,200
P. F. Ridout	do	920	460
David Fisher	do	800	400
Estate of M. Talbot		200	100
Jos. Jackes	Eglington	320	160
W. Anderson	Toronto	520	260
Hon. W. P. Howland	do	800	400
Robt. C. Turner	Yorkville	1,000	500

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WESTERN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Geo. M. Rae	Toronto	2,000	1,000
Geo. McGillivray	Kingston	520	260
R. D. Macpherson	Montreal	4,000	2,000
Thos. Wills	Belleville	2,000	1,000
Rev. T. W. Kirkpatrick	Kingston	800	400
A. M. Smith	Toronto	4,640	2,320
Marianne E. Kirkpatrick	Kingston	800	400
Mrs. E. Perry	Schomberg	1,000	500
W. S. Durie & R. H. C. Green	Toronto	800	400
Estate of J. F. Dewar	Port Hope	2 000	1,000
Wm. Ramsay	Toronto	6,840	3,420
Ed. E. Dudley	Newmarket	360	180
Jno. Maughan, jun	Toronto	1,000	500
Mary F. Hitchins	Cobourg	240	120
Catharine Schofield	Berlin	400	200
R. Reed	Bowmanville	1,000	500
Hon. J. E. Cartwright	Cobourg	2,880	1,440
J. E. Alexander	Woodstock	800	400
Mrs. J. Elgin Orr	Dundas	800	400
Jos. Turnbull, Manager, in trust	Toronto	12,000	6,000
Estate of T. Bell	do	800	400
W. Gordon	do	120	60
W. B. McMurrich	do	840	420
Math. Betley	do	7,000	3,500
Mrs. M. G. McMurrich	do	1,040	520
Mrs. M. T. Chapin	Lefroy	400	200
S. H. Phippen	Belleville	3,200	1,600
G. Hogue	Montreal	1,000	500
Esther Seels & B. Saunders	Barrie	760	380
Hon. J McMurrich	Toronto	8,760	4,380
Rev. J. Douse	do	1,600	800
Kersteman Bros	do	1,320	660
Alex. Wills	do	4,000	2,000
Rev. R. Ewing	Georgetown	840	420
Geo. Peters	Peterboro'	400	200
Ge. Murray	Toronto	720	360
J. A. Phippen	Belleville	12,000	6,000
Ellen M. de B. Cameron	Toronto	3,200	1,600
W. N. Keefer	Cobourg	440	220
S. C. McGill	Kingston	1,400	700
Allan MacDougall	Ottawa	1,520	760
Mrs. E. Myer	Goderich	160	80
Jas. S. Bates	Brockville	1,040	520
Sarah J. Graham	Belleville	80	40
Dr J. Ferguson	Toronto	1,760	880
Jno. Symons	Yorkville	360	180
Jas. Lyman	Toronto	4,000	2,000
H. S. Northrop	do	4,000	2,000
G. Mathieson	Drummondville	80	40
Estate of R. S. Miller	Toronto	320	160
Rev. J. Barclay	do	1,960	980
C. H. & A. C. Gilmor	do	4,000	2,000
G. R. R. Cockburn	do	4,000	2,000
Chas. Duckett	do	1,200	600
Mrs. D. Blain	do	7,200	3,600
Dora L. Guggisburg	do	800	400
H. R. Ranney	St. John, N.B.	2,640	1,320
A. Sands	Toronto	200	100
Jas. Scott	Waubaushene	1,600	800

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WESTERN—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Jas. Carlisle	Toronto	1,000	500
G. Smith	do	1,000	500
Alex. Smith	do	200	100
Rev. W. S. Griffin	Hamilton	2,120	1,060
Jas. Haining	Toronto	400	200
F. Saunders	Yorkville	5,320	2,660
W. B. Wilson	Thornhill	800	400
Mrs. E. S. MacNab	Toronto	800	400
E. B. Holden	San Francisco, Cal	1,840	920
A. G. Parkinson	Yorkville	1,200	600
Mrs. C. Boswell	Ottawa	12,760	6,380
Mrs. H. Dumble	Cobourg	1,720	860
H. R. Forbes	Toronto	400	200
A. T. Fulton	do	12,800	6,400
Mrs. M. J. McKean	do	1,000	500
E. W Rathbun	Mill Point	3,680	1,840
Hon. Receiver General of Canada	Toronto	3,200	1,600
Mrs. Ann Taylor	do	1,320	660
Jas. King	Quebec	1,480	740
Mrs. L. S. Rathbun	Mill Point	1,040	520
Hugh Leach, in trust	Toronto	4,400	2,200
J. Algernon Temple	do	2,200	1,100
E. W. Rathbun	Mill Point	80	40
Robt. G. Patton	Montreal	9,000	4,500
H. S. Strathy, Cashier, in trust	Toronto	4,880	2,440
Ewing Cameron	Owen Sound	2,000	1,000
R. Rayburn	Mill Point	400	200
E. F. King	Montreal	1,000	500
A. C. Coach, in trust	Toronto	40	20
Mary McLachlan	do	720	360
Margaret H. McLachlan	do	720	360
A. Whitney	Preston	10,000	5,000
Robt. Snider	Odessa	1,760	880
J. Wightman	Toronto	800	400
Rev. E. W. French	Jersey City, U.S	160	80
A. Cameron, in trust	Montreal	4,800	2,400
do	do	2,000	1,000
do	do	1,200	600
do	do	1,000	500
Rev. J. G. Murray	Grimsby	13,400	6,700
Mrs. J. Rathbun	Mill Point	4,000	2,000
Mrs. Maggie C. Martens	Toronto	800	400
T. J. Stewart	do	200	100
Robt. Fulton	Fingal	5,600	2,800
Miss E. Duggan	Toronto	360	180
R. Heather	Yorkville	800	400
Eliza McBean	Toronto	16,000	8,000
Pellatt & Osler	do	1,240	620
Toronto Savings Bank	do	39,840	19,920
E. Biscoby	York, Township	5,400	2,700
J. Priestman	London, Eng	3,000	1,500
E. R. Baines	Hamilton	1,240	620
Robt. Beaty	Toronto	1,280	640
W. H. Perram	Aurora	2,000	1,000
Robt. Thompson, Manager, in trust	Belleville	21,600	10,800
Mrs. E. Jackes	Eglington	5,200	2,600
J. Lepper	Thorald	4,000	2,000
Miss M. Thorburn	Yorkville	120	60

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WESTERN—*Concluded.*

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		$	$
Miss C. Perram	Toronto	1,400	700
D. R. Wilkie, Cashier, in trust	do	1,320	660
Miss S. McCord	do	480	240
A. T. McCord, in trust	do	160	80
Miss A. R. E. Thorne	Troy, N.Y.	200	100
Mrs. D. Patton	Montreal	2,600	1,300
A. Maddison	Baltimore, Md	1,800	900
Mrs. Nellie Barber	Toronto	2,320	1,160
Thos. Newman	Thornhill	15,440	7,720
J. L. Brodie, Cashier, in trust	Toronto	20,880	10,440
H. S. Strathy, in trust	do	20,000	10,000
Home Saving and Loan Co. (Limited)	do	2,800	1,400
Edward Fitzgerald	do	9,000	4,500
	Total	$800,000	$400.000

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INDEX, 1878.

Companies, &c.	Annual Statements.							Abstract of Statements.			List of Stockholders.
	Fire.	Life.	Marine.	Accident.	Guarantee.	Plate Glass.	Steam Boiler.	Fire.	Life.	Marine.	
Accident. ..... Page.				247							261
Ætna Fire	5							xxv			
Ætna Life		127							xlvii		
Agricultural of Watertown	8							xxv			
Anchor Marine			10							xxxi	262
Atlantic Mutual		xxi									
British America	13		15					xxiv		xxxi	264
Briton Life		131							xlvi		
Briton Medical		134							xlvi		
Canada Agricultural	18										
Canada Fire and Marine	21		21					xxiv		xxxi	267
Canada Guarantee					252						270
Canada Life		137							xlvi		272
Canadian Steam Users							256				275
Citizens'	24	144		249	254			xxiv	xlvi		276
Commercial Union	29	147						xxiv	xlvi		
Confederation Life		151							xlvi		280
Connecticut Mutual		155							xlvii		
Dominion Fire and Marine	34							xxiv			282
Edinburgh Life		158							xlvi		
Equitable Life		161							xlvii		
Globe Mutual Life		164							xlvii		
Guardian	36							xxiv			
Hartford	41							xxv			
Imperial	44							xxiv			
Isolated Risk	47							xxiv			286
Lancashire	49							xxiv			
Life Association of Scotland		167							xlvi		
Liverpool & London & Globe	53	171						xxiv	xlvi		
London Assurance	58	179						xxiv			
London and Lancashire		175							xlvi		
London Mutual Boiler							257				
London Mutual Fire	62										
Merchants' Marine			64							xxxi	291
Metropolitan Life		181							xlvii		
Metropolitan Plate Glass Insurance Co						255					
Mutual Life		183							xlvi		299
National Fire	69							xxiv			300
National Life		187							xlvii		
New York Life		188							xlvii		
North British	72	190						xxiv	xlvi		
Northern	76							xxv			
North-Western		193							xlvii		
Ontario Mutual Life		195									
Ottawa Agricultural	80							xxiv			308
Phenix of Brooklyn	83							xxv		xxxi	
hœnix of London	87							xxv			
hœnix of Hartford		197							xlvii		
ositive		198							xlvi		
rovincial	89										
uebec	91							xxiv			321
ueen	94	200						xxv	xlvi		
eliance		203							xlvi		

Digitized by Google

INDEX—*Continued.*

Companies, &c.	Annual Statements.							Abstract of Statements.			List of Stockholders.
	Fire.	Life.	Marine.	Accident.	Guarantee.	Plate Glass.	Steam Boiler.	Fire.	Life.	Marine.	
Royal Canadian.....Page	100	.....	100	.....	.....	.....	.....	xxiv	.....	xxxi	325
Royal.....	105	207	.....	.....	.....	.....	.....	xxv	xlvi	.....	.....
Scottish Amicable	.....	209	.....	.....	.....	.....	.....	.....	xlvi	.....	.....
Scottish Commercial	108	.....	.....	.....	.....	.....	.....	xxv	.....	.....	.....
Scottish Imperial.....	112	.....	.....	.....	.....	.....	.....	xxv	.....	.....	.....
Scottish Provident.....	.....	xiv	.....	.....	.....	.....	.....	.....	xlvi	.....	.....
Scottish Provincial	.....	213	.....	.....	.....	.....	.....	.....	xlvii	.....	.....
Stadacona.	115	219	.....	.....	.....	.....	.....	xxiv	xlvi	.....	.....
Standard Life.....	.....	220	.....	.....	.....	.....	.....	.....	xlvii	.....	.....
Star Life	.....	224	.....	.....	.....	.....	.....	.....	xlvii	.....	.....
Sun Mutual Life	.....	228	.....	250	.....	.....	.....	.....	xlvi	.....	354
Toronto Life.....	.....	232	.....	.....	.....	.....	.....	.....	xlvi	.....	356
Travelers	.....	235	.....	251	.....	.....	.....	.....	xlvii	.....	.....
Union Mutual	.....	238	.....	.....	.....	.....	.....	.....	xlvii	.....	.....
United States.....	.....	240	.....	.....	.....	.....	.....	.....	xlvii	.....	.....
Western.....	118	.....	118	.....	.....	.....	.....	xxiv	.....	xxxi	357

SUNDRIES.

PAGE

SUPERINTENDENT'S REPORT 28th July, 1879..... v to xxii

Summary of *Fire Premiums*, 1869 to 1878 ..... xxvi, xxvii

Summary of *Fire Losses*, 1869 to 1878..... xxviii, xxix

Summary of *Fire Insurance*, 1869 to 1878..... xxx

Inland Marine Insurance Business for 1878..... xxxi

GENERAL TABLES I to VII.—Assets, Liabilities, Income and Expenditure ..... xxxiv to xli

Per Centage or Ratios..... xlii, xliii

LIFE INSURANCE terminated in 1878..... xlviii

Annual Premiums for Insurance of $1,000 payable at death—without profits..... xlix to lii

The same—with profits. ..... liii to lvi

List of Companies licensed to do business of Insurance, with names of Chief Agents, residence, and amount of deposit with Receiver-General..... lvii to lix

Dominion Acts passed during Session of 1878 having reference to Insurance 258

Appendix—List of Stockholders of the various Companies..... 261 to 361

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